

CAMA: A powerful new force for development

How a pan-African movement of young women leaders is unleashing the extraordinary potential of girls' education

A report by Diana Good for CAMFED with the support of Linklaters

Acknowledgements

Thanks go to Diana Good and Linklaters LLP. In 2010, Linklaters and Diana Good co-authored a pro bono report about CAMFED's governance model, *"Accounting to the Girl: Working towards a standard for Governance in the International Development Sector"*. Now they have worked together on a pro bono basis on this report. Both Diana and Linklaters have also assisted with the drafting of the new CAMA Constitution and Linklaters has contributed to the costs of production of the report. Diana Good is a former Commissioner with the UK aid watchdog, the Independent Commission for Aid Impact, acts as a Specialist Adviser to the International Development Committee in the UK Parliament, and was previously a Linklaters partner.

Contents

Foreword	1
Note from the Author	2
Introduction	3
1. History and origins of CAMA	4
2. The Global Challenge	6
3. Education as the Anchor	8
3.1 CAMA and CAMFED's clients	9
3.2 CAMA and CAMFED working together	10
3.3 CAMA Learner Guides	12
4. Transition into secure and fulfilling livelihoods	14
4.1 CAMA Transition Guides	15
4.2 Business skills and entrepreneurship	16
4.3 The wider value of CAMA businesses	18
5. Young women as leaders effecting systemic change	20
5.1 CAMA's democratically elected leadership structures	21
5.2 CAMA leaders embedded in community and public service infrastructures	21
5.3 CAMA as leaders of CAMFED	23
5.4 CAMA leadership at national and international levels	24
6. Governance and sustainability	25
6.1 CAMFED's governance model	25
6.2 CAMA's new Constitution	26
7. CAMA philanthropy, scaling up and a dynamic outlook	28
7.1 Young women as philanthropists: CAMA's individual agency	29
7.2 Scaling up CAMA's philanthropy	30
7.3 A dynamic outlook for the future	32
Conclusion	33

Foreword

Over the past 25 years, CAMFED – the Campaign for Female Education, has developed a model of support for girls' education that has resulted in millions of girls gaining the opportunity to go to school. All would have otherwise been excluded from education because of poverty.

The most tangible outcome of our work is in the network of young women leaders who have completed secondary school with CAMFED's support, many among the first in their communities to reach this stage. In 1998, our first 400 school graduates came together to form CAMA, the CAMFED Alumnae Association. Twenty years on, CAMA's membership had grown to almost 120,000.

Having lived through the experience of exclusion and overcome the odds to complete their education, CAMA members are experts on what works to enable girls to go to school and succeed. They are now at the forefront of the Campaign for Female Education in reaching out to ensure the most vulnerable children, those who are otherwise 'invisible' to local authorities, have the support they need go to school. As a new generation of leaders and philanthropists, these young women are inspiring a movement for girls' education that stretches from community to international level.

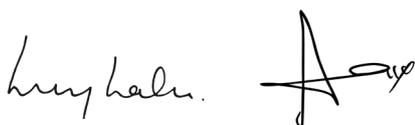
We are often asked the question, "When will CAMA become independent from CAMFED?" on the assumption that CAMA's independence represents the ultimate measure of success. We believe, however, that the question to be asked is a different one, and is rather, "When will CAMA take the reins of CAMFED?" signalling the expertise and leadership of CAMFED's former beneficiaries to determine CAMFED's future direction. Indeed, CAMA members already form a majority of CAMFED staff and Directors in Africa, culminating in 2017 in CAMFED's CEO appointing a founding CAMA member to sit as Co-Chair of CAMFED's global Executive Team.

Ten years ago, Linklaters developed a seminal report on CAMFED's governance model. Entitled 'Accounting to the Girl', this involved a forensic exploration of the organisational structure and systems underpinning the delivery of CAMFED's programmes. It illuminated CAMFED's guiding principles, premised on accountability at every level to girls and young women, and the partnerships that unite all those with power and influence over girls' lives to tackle the obstacles to their education and wellbeing. It is this governance model that has fostered the emergence of CAMA, and that provides the infrastructure on which CAMA can now draw. As educated and empowered young women, CAMA members are defining and delivering highly effective strategies to support marginalised children in their communities, with the full support of local authorities, and are moving into positions of influence from which to drive wider system change. Together, they represent a powerful new force for development.

It is in this context that, ten years on, Linklaters has supported a new report by Diana Good, one of the original authors of 'Accounting to the Girl', to describe CAMA and how it is redefining development through young people's leadership. Diana brings a wealth of experience and expertise on governance issues in the sector, including through her role as Specialist Adviser to the International Development Committee of the UK Parliament and as former Commissioner of the UK aid watchdog, the Independent Commission for Aid Impact. Our sincere thanks to Diana for her unwavering commitment to delve deep into the details of our organisation, and ensure that this document does justice to our approach.

As we move forward into our next strategic phase, this report provides an important reference point for all those who wish to understand the unique relationship between CAMFED and CAMA. We also hope it will serve as a milestone for the sector in illustrating how an international NGO can provide the vehicle for an ever-renewing, ever-growing, and increasingly powerful movement for change, led by young women in Africa.

As CAMA and CAMFED, Together We Can!



Lucy Lake & Angeline Murimirwa
Co-Chairs of CAMFED's Executive Team

December 2018

Note from the Author

Ten years after I first visited Zimbabwe to write a report about CAMFED's governance model, I was invited back to attend the two-day national AGM of CAMA members in Bulawayo. It was attended by 200 young women from Zimbabwe, Malawi, Tanzania and Ghana. They are just a few of the 119,966 members of CAMA, a pan-African movement of young women leaders. The vast majority of them are under 25. They are young women who have committed to ensure that every child is educated, protected, respected and valued and grows up to turn the tide of poverty. The agenda was significant: they reported on progress, impact and challenges in their district, they discussed and adopted a new Constitution, and they held elections which were supervised by the Electoral Commission for the new National Chair, Secretary and Treasurer.

There was a level of sustained energy, seriousness, determination, passion and joy in the room that is hard to convey. It was electric, an extraordinary demonstration of democracy and activism by young women who come from the most marginalised and excluded. Now they are educated, independent young African women who are unleashing their potential to change society. So they dance and they sing for joy and for hope, together.

Every single one of the CAMA members comes from a family where poverty would have prevented them from going to or remaining in school. Of the young women I interviewed, the reasons for exclusion included the death of one parent or both, families where the surviving mother or grandmother had no means of income after the death or departure of the father and had struggled to feed the children despite all her tremendous efforts to do so, girls who had been passed from relative to relative, girls who were married off at 13, girls who had been abused at the age of 9, had experienced violence, isolation and faced a desolate future. The NGO CAMFED had paid their school fees and met the specific needs of each whether sanitary pads, uniforms, or stationery. But even when they were able to attend school, girls had to walk long hours to school. This can mean leaving home at 3am every day and there are many and real dangers on the way.

This is what being marginalised and "left behind" means. There are 132 million girls across the world today who are not in school.¹ These girls are exposed to the risks of early marriage, early pregnancy, moving to the city alone to find unsafe work, becoming a statistic of maternal and infant mortality, malnutrition and HIV/AIDS. But today these CAMA members are educated teachers, lawyers, nurses, government officials, business women.

They know that it was only poverty and lack of opportunity which held them back and that no girl can achieve change by herself. It takes urgent targeted support by those in the community closest to the problem. CAMA gives that support in abundance. Each member is supporting other children through school. And when a girl drops out of school because of teenage pregnancy, CAMA finds a way to bring her back. This is a sisterhood.

These young women chose to join the CAMA association. They pledge to give back by supporting other vulnerable young people through school and on into a secure adulthood. They each donate their talents, skills, time, resources and savings to help others avoid the fate which might so nearly have been theirs. No one else could "get" it in the way they do and no one else could have the commitment, the sense of urgency and passion to make that difference and to spread it as widely as possible. They each commit to CAMA membership for life. They will never give up.

CAMA started in 1998 with 400 members and a Chair who was only 19. The new Zimbabwe Chair they just elected is also 19. I reviewed CAMFED's governance structures and visited Zimbabwe when there were then only a few thousand CAMA members. It is extraordinary to see how far they have come. Soon they will reach 150,000. These young women do not intend to stop here. They are a dynamic force to be reckoned with. They are motivated by compassion for the most vulnerable and belief in what every single child can become.

Anyone who had been in the room with me and witnessed the intensity of their combined seriousness and joy in their democratic process and the way in which they commit to making a real difference, would understand why I am convinced that in their hands the world can be a fairer and safer place.

Diana Good, former Commissioner with the UK aid watchdog, the Independent Commission for Aid Impact

Introduction

CAMA is a unique and growing network of young African women whose bold vision is **“a world in which every child is educated, protected, respected and valued, and grows up to turn the tide of poverty”**. They are the alumnae network of CAMFED, the Campaign for Female Education, the NGO which supports girls’ education in Africa and which is now led from the front by those alumnae. There are now nearly 120,000 CAMA members across five countries. They are tackling the crisis which is facing young people in sub-Saharan Africa where the population is growing at an unprecedented rate and where millions are being left behind without education and without employment. No one could better understand both the acute challenges for youth and the huge potential which waits ready to be unlocked and galvanised.

“Just stop and think about a million girls determined to change not only their futures, but to change the futures of other girls in Africa. This is more than an organisation, it’s more than a development model – it is a movement, a movement with the strength to transform Africa.”

Julia Gillard, Chair of the Global Partnership for Education and former Prime Minister of Australia

This powerful movement of young women (87% of members are under 25²) is a passionate, innovative, challenging, unstoppable force. They, who were the most disadvantaged, are now the leaders of change. All CAMA members come from marginalised and vulnerable backgrounds whose families could not afford to send them to school. They faced a bleak future of early marriage and pregnancy with all the attendant acute health risks. But having completed school with CAMFED’s support, now as educated young women, they are stepping forward to lead development in their communities and to support other vulnerable children, with each CAMA member supporting on average two other children through school. Girls who were victims of the vicious cycle of poverty with no hope, have become activists and leaders running successful businesses, teachers and lawyers. They are passionate advocates nationally and internationally of the systemic change which comes from unleashing the potential of “left behind” youth in sub-Saharan Africa. They are showing that deep lasting change will come from those who were the most vulnerable and disadvantaged. This report will show how CAMA’s energy and drive is already shining a light on the extraordinary potential that lies inherent in every single child and, therefore, how much more can be done.

This report outlines how this has been achieved: the origins of CAMA, its vision, its governance, its model for activism, and the spectacular long-lasting impact CAMA members are having in their communities. Critical to the “how” of what CAMA is achieving are the organisational structures which support CAMA in unlocking this potential. These originate in CAMFED, the Campaign for Female Education. CAMA has grown out of and evolved with CAMFED in what has become a unique relationship between an NGO (with its legal, financial and administrative systems and structures) and a dynamic movement of young African women (with its ever growing and renewing body of members).

“We are an unstoppable human revolution, a revolution that is happening in our communities, started by the education of girls. And with the right financing in place, together we can take that revolution worldwide.”

Fiona Mavhinga, founding CAMA member and CAMFED Director for CAMA Development

This report provides an overview of the actual and potential force for change which the CAMA model represents and the governance and institutional arrangements which stand behind it. Both CAMA and CAMFED have reached a critical point in their evolution (20 years on for CAMA and 25 years on for CAMFED). With more girls coming through education supported by CAMFED and more graduates joining CAMA each year, this is a dynamic energetic movement. Now, in its twentieth year, CAMA has reached an important phase in its development. In late 2017, its members adopted a new Constitution which defines and grounds its mission, providing stability for the future as exponential growth takes place. This sets out CAMA’s values and provides for democratic leadership structures and election procedures. This report intends to capture where CAMA is now in this critical moment and to demonstrate the enormous potential it has for the future.

Together CAMA and CAMFED are tackling some of the most critical strategic questions of international development: How to tackle the issue of those who are left behind, the most marginalised and excluded? How to achieve lasting and effective change in impoverished communities? How to ensure the sector truly serves those it exists to serve, its clients? How to encourage and release the

latent talent of the millions of young people who otherwise remain invisible and their voices unheard? The sections that follow set out the huge global challenge ahead, describe a holistic and multi-dimensional approach to tackle it, and explore CAMA's unique role and contribution towards:

- Ensuring that all children receive education: it is the anchor without which no child can thrive;
- Supporting young people through the vulnerable transition post school: they need an independent income so as to achieve a secure adulthood before they can benefit from their education;
- Providing role models of leadership, recognising young women as experts who can lead systemic change throughout their communities, nationally and internationally;
- Basing all they do on sound governance and values which are reflected in the new CAMA Constitution;
- Giving back through individual philanthropy. At the same time as learning business, financial and leadership skills, so CAMA members are improving the context in which they live by investing their expertise, resources and talents back into their communities; and,
- Setting a dynamic outlook which allows for significant scaling up and growth.

1 History and Origins of CAMA

CAMFED started in 1993 supporting 32 children in two schools. Today it works in Zimbabwe, Zambia, Tanzania, Ghana and Malawi. It partners with 5,745 schools and has supported 2,625,768 children to go to school and 5,087,981 children have benefitted from an improved learning environment. To date, CAMFED has supported 17,833 young women to start local businesses and 5,446 into further education. It is a consortium of NGOs registered in each of the countries in which it operates.

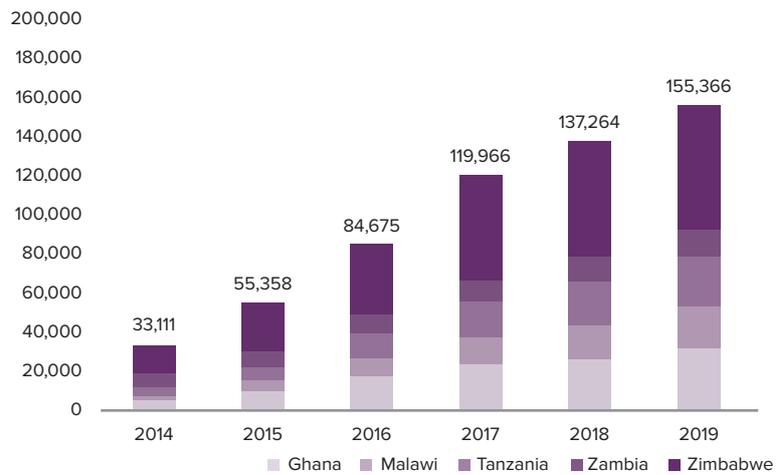
The Campaign for Female Education (CAMFED) is an NGO which was founded in 1993 with the mission of unlocking the extraordinary potential of young people through girls' education. It provides multi-dimensional support working with, and enhancing, local and government structures so as to support children into school and beyond into safe livelihoods. CAMFED believes that governance is about who has influence, who makes decisions, and where and to whom accountability lies. Its focus has always been on the most marginalised with a governance model based on seeing the world from the perspective of the individual girl and the barriers she faces. CAMFED's governance model is founded on the paramount guiding principle of child protection, putting the best interests of the vulnerable young person at the centre of all decisions, systems and processes. CAMA is the outcome of that approach.

The CAMFED organisation has grown up with, and alongside, the first cohorts of girls who received support, in responding to the challenges they faced in their journey through school and beyond. In 1998, the first graduate cohort of 400 CAMFED-supported students met in Harare to contemplate the challenges they faced after school and to explore the possibilities ahead. After two days of passionate discussion they decided to step up the peer support among them, and give back to their communities. They formed an alumnae association: CAMA (the CAMFED Alumnae Association). CAMFED's aim was to hold itself accountable to those girls, by securing their education and enabling them to grow up to turn the tide of poverty. This is just what CAMA is doing. By the end of 2019, CAMA is set to have more than 150,000 members. This growth is illustrated overleaf. They are leaders in their communities and countries, and they are now at the forefront of CAMFED's leadership – at the global level, at the national level and at the local level. CAMA members are living witness to the strength of the CAMFED governance model and are at the vanguard of taking it forward into a new era.

This is a **unique relationship** in which CAMA and CAMFED are autonomous entities but with a shared vision, a shared history, a shared approach to governance, and a shared commitment to future generations. And they have evolved together. CAMA is a self-governing membership body of voluntary life time members with a democratically elected leadership, and represents a constantly renewing movement; CAMFED is a legal entity, the anchor organisation providing CAMA with resources, training, and ongoing support to become leaders of systemic change. Neither could achieve as much if they did not bring their respective

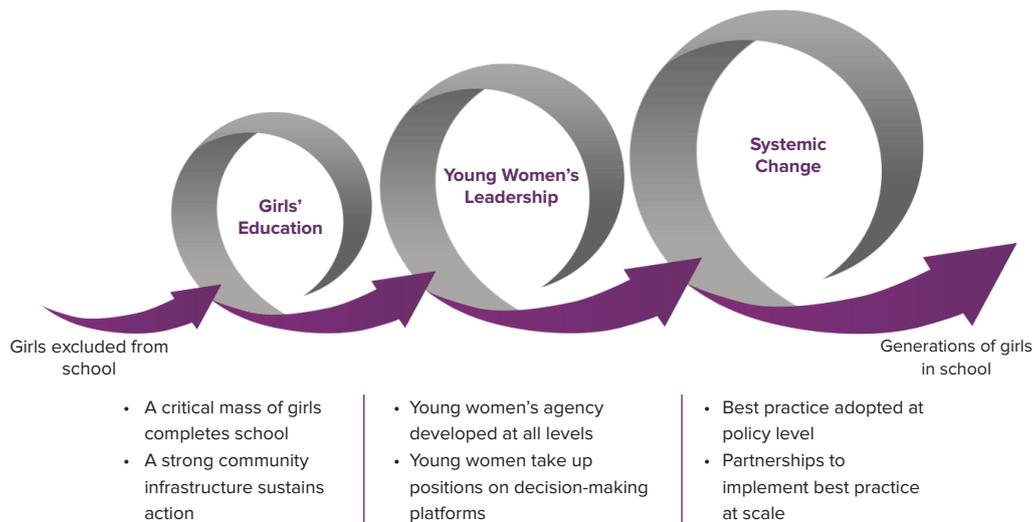
expertise to bear. CAMA members have the expertise and experience of growing up in poverty: they have a deep understanding of the barriers which stand in the way of the most marginalised and excluded, and they have made a life-long commitment to support other children through school into safe livelihoods. CAMFED comes behind them bringing coordination and scale, providing technical, financial, monitoring and evaluation and compliance expertise. CAMFED is the vehicle which CAMA members are leveraging by harnessing what is working best so as to achieve more. CAMA decodes the context and the lives of excluded youth for CAMFED, while CAMFED decodes the world of government institutions and international development for CAMA. Without CAMA, the most marginalised would remain invisible. Without CAMFED, CAMA's influence and impact could not reach so far.

Actual and Projected CAMA Membership 2014-2019



How do they bring systemic change to bear? They do it through a **multi-dimensional approach** to supporting marginalised youth working with and through locally based infrastructures. So CAMA leaders are **embedded in the local institutional infrastructure** which CAMFED has built up over the years. This partnership with existing community structures is a fundamental pillar of both CAMA and CAMFED's ethos – ensuring that no girl faces challenges, such as abuse, alone. No one can, or should have to tackle these issues alone, least of all a vulnerable and marginalised young person. CAMA and CAMFED work together with traditional leadership, parents, teachers, students and Ministry officials to ensure that the entire community is united in the goal to ensure that all children have the chance of both education and a safe transition to a secure and independent adulthood. CAMA are members of the relevant local committees. They act as the link between the most vulnerable members of the community and local institutions. This means that in cases of abuse or need, urgent action is taken to tackle the issue and support the child by the relevant authorities whether the police or the Ministries of Education, Health or Social Welfare. It is this infrastructure, this support from local authorities and government officials which provides the context in which CAMA can emerge as a force for change. It is this 'how' that is transformational, multiplying the returns of their education for the benefit of their communities, and ultimately driving systemic change, illustrated overleaf.

The CAMFED-CAMA Model: Effecting Systemic Change



2 The Global Challenge

First, we have to understand the context within which CAMA is operating. CAMA is the living reality of the global challenge for youth but also of the opportunities which can be unleashed.

In 2015, the United Nations committed to “eradicate extreme poverty” by 2030 and set 17 Global Goals to “Leave no one behind” including these vital goals which are essential for all young people:

- “Ensure quality education for all” (Goal 4);
- “Ensure healthy lives” including “reproductive, maternal and child health” (Goal 3);
- “Achieve gender equality and empower all women and girls”, “eliminate... early and forced marriage” and “ensure women’s full and effective participation and equal opportunities for leadership” (Goal 5);
- “Promote sustained, inclusive and sustainable economic growth...and decent work for all” (Goal 8);
- Promote “peaceful inclusive societies” and “eliminate all types of violence” (Goal 16).

This is a monumental task. There are now 1.8 billion people aged 10–24 across the world, over 85% of whom live in developing countries.³ The population of sub-Saharan Africa alone is expected to double to 2 billion by 2050. In sub-Saharan Africa there will be 250 million more primary and secondary school aged children by 2050.⁴ In countries where there have been falling mortality rates but birth rates remain constant, there is a “youth bulge”. About 65% of the total population of Africa are below the age of 35 years, and over 35% are between the ages of 15 and 35 years – making Africa the most youthful continent.⁵ Africa is also the region with the largest projected growth in youth population. The number aged 15–24 is expected to increase by 44% between 2015 and 2030, and by 2030, one in four youth aged 15–24 worldwide will reside in Africa.⁶ In the five countries where CAMA operates the median age is between 16 and 21 and in those countries alone 81.5 million people are under 25, representing between 56% and 67% of the population.⁷

This “youth bulge” has the potential to improve human development and bring greater economic prosperity, but the challenges that must be overcome are immense, particularly for marginalised girls and young women. For girls, being “left behind” means early marriage, the dangers of teenage pregnancy, exposure to gender based violence, and unsafe or no employment.

Unemployment: Women are more likely to be unemployed than men across all age groups. Young people are almost three times as likely as adults to be unemployed. In over 76% of countries with data, more than 10% of youth are neither in the educational system or working and young women are more likely to fall into that category than men in almost 70% of those countries.⁸

Gender-based violence: One in five women and girls aged 15–49 across 87 countries report experiencing physical and/or sexual violence by an intimate partner within a 12-month period, and in 49 countries there are still no laws specifically protecting women from domestic violence.⁹ Due to the gendered division of labour in many countries, gender-based violence against women and girls can have detrimental impacts upon family sustenance and well-being.

As the OECD states in its recent report on youth well-being in Malawi, failing to address youth challenges means leaving behind swathes of the global population, reducing the chances of achieving the Global Goals and jeopardising social cohesion.¹⁰ These statistics from Malawi illustrate the point with stark clarity.

Case study: The challenges for youth in Malawi¹¹

In Malawi, over 46% of the population is under 15. These are just some of the challenges these youth face:

- **Lack of Education:** Only 35% of Malawians who enrol in primary school complete it, while just 18% enrol in secondary school and 1% in tertiary education. One of the factors affecting women's lack of education is pregnancy and early marriage, with around 20% of girls stopping school due to pregnancy and 8% because of marriage.
- **Unemployment:** Joblessness is endemic, again affecting women more than men. In 2014, around 20% of young women were neither in employment, education nor training, compared to 7% of men.
- **Violence:** Young women are the primary victims of violence. The number of young women who have endured sexual, physical and emotional violence in Malawi increased between 2004 and 2015 from 30% to around 38%.
- **Health Risks:** The second leading cause of death for young women in Malawi is death due to maternal conditions.

All these global challenges are inter-connected and require an urgent targeted response. Unless a solution is found, the vicious cycle of poverty and the social and political instability which follow will get worse as marginalised young populations continue to grow.

As we will see in the next section, education is a vital anchor for all successful development. But there is a global crisis in education: an estimated 260 million children and young people are not even enrolled in school. Over half the world's children – 387 million – are not on track to be able to read by the end of primary school.¹² There are too few and poorly educated teachers and too little funding so, as a result, learning outcomes are poor. Although it is positive that many governments are removing fees, this has a knock-on effect on quality because the increase in numbers of children accessing education has not been matched by investment in teachers. In rural schools the situation is even worse as teachers see rural postings as undesirable, therefore there is high staff turnover and schools are badly under-resourced.

UNESCO estimates that 17 million teachers are required to achieve universal primary and secondary education in sub-Saharan Africa by 2030.¹³ Where are they going to come from? The World Bank has stated that annual spending needs to rise by \$2.8 trillion per annum to achieve free quality primary and secondary

education by 2030.¹⁴ Yet global investment in education has been declining since 2010.¹⁵ The Global Education Monitoring Report (2017/18) shows that although total aid increased by 24%, aid to education fell for six consecutive years, from 10% in 2009 to 6.9% in 2015.¹⁶ It is telling that there are so few multilateral vehicles for education compared to how many there are devoted to health, the latter with a huge combined financial power. Additionally, lower income countries tend to spend more on tertiary education which benefits the wealthy few.

CAMFED and CAMA's work in Tanzania, "provides an innovative example of interventions tackling the multiple dimensions of disadvantage for adolescent girls who make it to secondary school in rural communities".

REAL (Research for Equitable Access and Learning) Centre, Cambridge University, 2018

And there are huge barriers to education for the most marginalised: even when schooling is available, there are additional multi-layered barriers for the most marginalised as all CAMA members know. Poverty lies at the root. Even if school is free, the cost of uniforms and books and forgoing income from child labour can be prohibitive. Far more girls are out of school than boys. In some countries, girls are 57% more likely to be out of school at primary level and 83% more likely to be out of school at upper secondary level than boys.¹⁸ The issue is particularly acute at secondary level where, as a girl reaches adolescence, she is at greater risk when schools are so few and far between that travel and accommodation becomes a huge barrier. Also, she becomes more of a financial "asset" to be married off. Consequently, early marriage and teenage pregnancy are consistently ranked among the top causes of female student drop out across sub-Saharan Africa. The harsh reality of being left behind is that she is more likely to become a child bride, at higher risk of HIV/AIDS and of dying in child birth leaving yet more child-headed families.¹⁹ CAMA members have lived this experience.

3 Education is the Anchor

"Education has the power to change lives. It opens doors to better employment, more active citizenship and well-informed health choices which benefit future generations."

Secretary of State for International Development, UK

"CAMA aims to demonstrate the transformative potential of girls' education through women's leadership, to contribute directly to the promotion and realisation of girls' education and women's empowerment through activism and philanthropy, to support the education and wellbeing of the most marginalised children, and to rally communities to support these aims."

– CAMA Constitution, 2017

Education is the anchor for all successful development and without it the other Global Goals will not be met. Without an educated population, how could any country provide the necessary teachers, doctors, lawyers and accountants? Without education people cannot navigate their way out of the poverty trap. CAMA and CAMFED focus on girls' education because they know how great the challenges are for girls as well as the multiple benefits of educating a girl.

"Girls' education impacts almost every development target you can think of."

Senior Education Advisor for UNICEF in New York, January 2018

When a girl is educated, the positive and multiple benefits are spectacular. CAMA members have lived this transformation. An educated girl is statistically likely to bear fewer children, her children will have a lower rate of under-5 mortality and she will be more likely to use contraception. Her children will be healthier and more educated, more likely to be immunised and have better nutrition. The risk of HIV infection is reduced, as is teenage pregnancy. If all women completed upper secondary education there would be over 12 million children saved from stunting, and 59% fewer girls would become pregnant under the age of 17.²⁰ Each additional year of schooling, particularly for girls, generates a 10% boost in earnings and health benefits, with larger increases for women,²¹ increasing her family's income and, in turn, her country's GDP. The educated girl will have greater aspirations, empowerment and agency.²² CAMA members embody these positive effects and demonstrate the speed at which development can occur when the entire community is aligned to the common goal.

As Alice Albright, Chief Executive Officer of the Global Partnership for Education, recently said, if the current "education crisis" remains unsolved, "it will have ripple effects in many larger areas" of development.¹⁷

The multiplier effect of education, therefore, flows well beyond the individual and her family. Education is one of the bedrocks of economic prosperity. Education helps build skills which enable populations to adapt to unexpected economic, environmental or political shocks. Education strengthens belief in the importance

of democracy, raises pride and enables citizens to unleash their potential.²³ If all children in low income countries left school with basic reading skills, 171 million people could be lifted out of poverty, reducing global poverty by 12%.²⁴

3.1 CAMA and CAMFED's clients

CAMA and CAMFED see the marginalised and vulnerable children and young adult as their "clients" (not as beneficiaries) to whom they are accountable and owe a fundamental duty of care.

CAMA members represent those who are most marginalised: CAMA and CAMFED set out to identify and support the most marginalised children in areas where nearly all children are marginalised by virtue of living in remote rural areas with poor infrastructure and under-resourced services. In 2017, a major independent evaluation of the children who CAMA and CAMFED support in Zimbabwe and Tanzania, carried out under DFID's Girls' Education Challenge, shows the huge disadvantages which these children face: they come from families with eight members on average; 55% have lost one or both parents; 59.5% report being hungry on some or most days; 45.4% work to earn income for the family and over half of those earn the significant or the only family income; 47.4% of them have another family member who suffers from a long-term illness or is disabled; and 36.5% have a long-term illness or disability.²⁵

It is important to realise that the truly marginalised are in effect invisible to all but the most local and determined of observers. This is what being marginalised means. Without support, they are too poor to go to school. Without education, they have no hope and for girls, it means early marriage, the dangers of teenage pregnancy and exposure to gender-based violence. But with education, all of this can change. CAMA members recognise and understand what it means to be marginalised. They all share a background of extreme poverty and have deep personal knowledge of the significant challenges faced by girls and women in marginalised areas. They are now educated young women with safe livelihoods who are avoiding the risks of early marriage and childbirth, and they are role models leading systemic change in their communities. CAMA members know that the only way to start to change the context is for children to be educated. And they have a tailored approach to help all these children into and through school. They can make the invisible visible.

Here are the stories of three typical CAMFED-supported girls who are also typical future CAMA members. They are the most vulnerable children in their communities who would otherwise be invisible to the system who seem to have no hope, but for whom education is transformational:

Pearl's father has left home, her mother has died and she now lives with her grandmother and six siblings in a mud hut with no water or electricity. They are hungry and only the boys are sent to school. When her grandmother becomes too old to look after the children, Pearl has no real option but to marry. She is only 14 but she faces a future of having children too early for her young body. The health risks are high and the children will grow up in the vicious cycle of poverty.

Melody went to school when her parents were alive but she has now been passed from one set of relatives to another. She was abused at the age of nine by an uncle and her male teacher has demanded sexual favours before he gives her good marks. She is likely to drop out of school.

Precious does go to school but she has a long walk of many hours to get to school. She also has to help at home and struggles to study there after dark with no electricity. She is struggling now that at secondary school all lessons and exams are in English which is not her first language or what she studied in at primary school. She needs to contribute to the family's income. She is at great risk of dropping out of school.

"CAMFED's work in sub-Saharan Africa might change the way you think about education everywhere."

Jordan Shapiro in Forbes, "*How some of the poorest girls in the world get exactly the education they need.*"

None of them know where to turn for help. They are isolated and vulnerable. But local CAMA members, having known of the girls and their circumstances, recommended them for CAMFED support. CAMA members, who were once too poor to go to school themselves, are now supporting other children who would otherwise be invisible and be left behind. In school, they attend sessions run by Olivia who is a CAMA member who goes back into school to volunteer as a mentor and trainer (or “Learner Guide”) in school. She was also supported through school by CAMFED and went to that school so she understands how to talk to them about their fears and how to give them the necessary additional support to help them stay in school and succeed. Pearl, Melody and Precious will each go through secondary school and have the chance to become CAMA members themselves.

3.2 CAMFED and CAMA working together

“CAMA members will visit the parents of a child who has become pregnant. Sometimes the parents think that because she is pregnant she has no future... they are very short-sighted. The CAMA members explain that there can be a future.”

A Father Support Group member

CAMA and CAMFED are committed to supporting the most marginalised children through education and by rallying the community to support them.

Together, CAMA and CAMFED know that even when vulnerable children are enrolled in school, they are not secure. If they are from a marginalised background, they need additional support and help. They see the children they support as “clients”, not as beneficiaries, as young people to whom they owe a duty of care. So together, they ensure that those children are surrounded by support, galvanising the whole community to rally round and protect those children to ensure that they can access school and stay there right through secondary education. No one is left to solve the huge challenges facing vulnerable children alone. They do it together. This interplay is the driving force behind the governance model described in this report.

CAMFED works within existing government school systems rather than in parallel

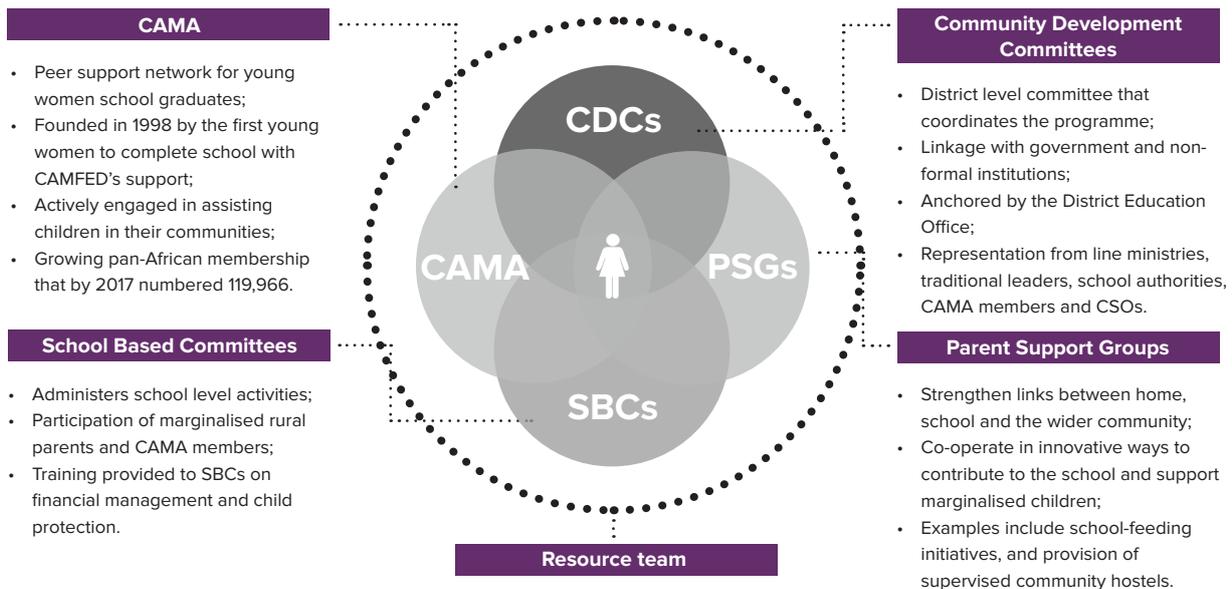
and from the outset, establishes MOUs with relevant Ministries to underpin a strong and collaborative approach towards securing the right to education for the most marginalised children. CAMFED supports children with basic needs to complete primary school. It then provides bursaries to girls who would not otherwise be able to go to secondary school. It covers the breadth of their needs from sanitary pads to exam fees. CAMA members, who themselves were supported through school by CAMFED, know the most vulnerable children in the community and they are determined to help each and every one of them by using whatever talents, resources, and commitment they have. It is they who identify the children who are most vulnerable, who go to girls’ houses to do whatever it takes to bring them back to school when they are at risk of dropping out. It is they who know the village elders, the grandmothers, the teachers, the social welfare officer and victim friendly police officer in cases of abuse. Their knowledge of exclusion and vulnerability enables them to bridge the gap and bring community support together at the right level and fast.

“CAMA are on the ground. They talk to the girls who’ve left school and talk to them in their own sweet language. Now drop outs have improved, retention in school has improved.”

A Secondary School Head Teacher

This joint approach of CAMA and CAMFED overcomes the many obstacles which reduce the chances of girls attending school, staying in school, and succeeding in school including: the cost of exam fees (this often means that children who have studied cannot in the end take the exams and drop out at this critical stage); cost of books and uniforms (*“students described how lacking a uniform, or wearing a torn or dirty one, made children targets of ridicule”*²⁶); long distances to school (*students “who were required to walk many hours to and from school recounted difficulty concentrating in class due to fatigue and hunger. Some reported the use of public transport to be costly and, for girls, even dangerous”*²⁷); inadequate learning materials (*“44% of students said their school lacked basic learning materials”*²⁸); lack of sanitation facilities, insecurity and fear of violence, early pregnancy and early or forced marriage.

Engaging communities around girls' and young women's welfare



“Community-driven programmes represent the most effective solution for reaching marginalised children in a sustained way particularly as the barriers to learning for this group start beyond the school gate.”

Independent evaluation of CAMFED's programme for DFID, 2017

“I had no shoes, only ones made from car tyres. I was married very early and had four children. I had no ideas what to do with my life. Then I was selected to be MSG Chair. I felt CAMFED was for people like me. Teachers used to look at me and think “What do you have to offer?” but now I'm like a train driver, I can be at the forefront and even address the Minister.”

A Mother Support Group member

The role of integrated community support: The whole community is galvanised into providing multiple levels of protection and support for the most vulnerable. The girls and their communities are the people who best understand the context and what additional help is needed. This spirit of community activism which CAMA members instil in school children is being spread upwards and outwards to the mothers, fathers and grandparents in the community which they then invest back into the children who need support and the community as a whole. CAMFED and CAMA have encouraged mother and father “support groups” to help parents work together for the common good of their children, and enhanced the School-Based Committees in various ways including through CAMA's representation of young people alongside the head teacher, parents and local officials.

Seeing the work that CAMFED and CAMA are doing has encouraged community groups and committees to do even more to tackle the barriers which make it difficult for the most vulnerable to achieve in school. For instance, girls are particularly vulnerable in secondary school when there are no toilets or facilities for them during menstruation so Father Support Groups have built latrines. The whole community is rallying around to protect and support the vulnerable child. Hunger is another significant barrier for marginalised children, who walk hours to and from school and whose families are struggling to feed them. So Mother Support Groups come together to grow additional food, to breed chickens and goats, to make clothes which they can sell to help support children. Some groups have created “revolving funds” into which each mother puts an initial sum, such as \$10, which builds up a fund to contribute to children's school-going costs and enable mothers to look after abandoned children. CAMA members now play a critical role in these enterprises: they bring energy and youth to their projects and do the more physical work, like looking after animals and helping in the fields; they help the groups with financial accounting and calculations for their businesses as the older generation may not have the literacy or financial skills.

“In the beginning, it was difficult [to get mothers to want to join the group], but now they see the revolving fund and us carrying our boxes of groceries on our heads, bought with the \$130 we raised. It used to be very hard, but now women can see it's not all about supporting and giving – you get something out of it too.”

– A Mother Support Group member

The result is a movement for girls' education, illustrated below.

Girls supported at secondary school since CAMFED made its one million girl pledge in 2014



“The Learner Guide has been the missing link in the school. For those students who need attention – those who have issues at home, those who fall pregnant – they can go to the Learner Guide. She can consult the Teacher Mentor, the Parent Support Group or talk to the student’s parents. Now the circle is complete”

A Ward Education Coordinator

“Included in the drivers of success are the additional positive impact of the programme upon the recent school graduates who are operating as Learner Guides, including their gain in status and access to new opportunities..”

Independent evaluation of CAMFED’s programme for DFID, 2017

“It makes me so proud when they call me “teacher” ... I am a role model and a mentor. I believe in myself. I have goals and ambitions. I have found my path.”

Zuhura, a Learner Guide

3.3 CAMA Learner Guides

A powerful example of how change is achieved in practice, and CAMA’s role within this, is the innovative concept of CAMA “Learner Guides”. This approach is based on CAMA members’ own experience of being either too poor to go to school at all or being at a great disadvantage in school, again because of poverty, and their knowledge of what additional help these children require to succeed. CAMA graduates go back into school as volunteer Learner Guides to deliver a bespoke life skills curriculum which complements the academic curriculum. CAMA members help children both through school and in the critical phase when they leave school. They visit and speak to girls who have dropped out of school or are struggling post school to find out what problems they are facing and help them to map their way forward. Who better to understand their problems? They receive training to do this from CAMFED and go into CAMFED partner schools backed by CAMFED’s institutional relationships at local and government levels. CAMFED could not be as effective without the passion and knowledge of CAMA. And CAMA could not do this without CAMFED’s infrastructure and support. This is not just a one-dimensional education programme, it is about supporting the whole wellbeing of a girl/young woman within her community and her individual context.

The success of this approach is significant and is evidenced in recent evaluations which show that the voluntary work of CAMA members as Learner Guides, positioned as part of CAMFED’s multi-dimensional programme, resulted in unprecedented increases in learning outcomes for all children: boys and girls, both the most marginalised and those who are less so. It is the holistic approach of the CAMA/CAMFED union that has led to this dramatic improvement in outcomes for the most vulnerable children, those who would otherwise be “left behind”.

What does a CAMA “Learner Guide” volunteer like Olivia do? Olivia is one of the 5,425 CAMA volunteers who make a commitment to volunteer by going back into school to deliver a new tailored curriculum in government schools known as *My Better World*. Sessions are integrated into the school timetable. They are not a substitute for qualified teachers but they supplement the formal system and are called “Learner Guides”. They focus on the needs of the most marginalised children (teaching both boys and girls) who face the greatest challenges in staying in school and obtaining good results. The approach tackles issues in terms of both learning content (for instance how to study) and learning context (teaching by young local role models who mentor, and teach life skills and wellbeing). Learner Guides are required to dedicate a minimum of 2–3 hours a week over an

18-month period but the evidence shows that they do far more than that, running study groups both in and out of school and attending children's homes to provide additional support.

Evidence of unprecedented success in learning outcomes: A major independent evaluation of CAMFED's programme was carried out in Zimbabwe and Tanzania in 2013–17, under DFID, across 991 government secondary schools in 24 districts in Zimbabwe and 11 districts in Tanzania. The programme benefitted both girls (357,049) and boys (183,890). Evaluators followed one cohort of 13,252 students (6,703 in Tanzania and 6,549 in Zimbabwe) between Form 2 until Form 4, the end of lower secondary school, and a second cohort of 11,255 (6,244 in Tanzania and 5,011 in Zimbabwe) between Form 3 and Form 4. It is important to note that **learning interventions were targeted at all children, both marginalised and less marginalised pupils, girls and boys.** A core component of this intervention was the CAMA Learner Guides. The impact on the different groups, both within intervention schools and the comparison schools was evaluated. Students undertook assessments that were developed, validated and marked by the Examinations Council in the respective countries.

The evaluation results concluded that the programme showed:

- **Better retention:** CAMFED's direct support for marginalised girls improved retention by 30% in Tanzania and 300% in Zimbabwe.
- **Better learning outcomes:** Gains in learning were apparent across all groups but particularly for marginalised girls. In Tanzania, marginalised girls did twice as well in English and five times as well as those in comparison schools.
- **More confidence:** 95% felt more positive about their future and their ability to shape their life goals. Students developed greater critical thinking and analytical skills, became more confident in class, and learnt innovative learning strategies. 84% of head teachers in Tanzania reported that the Learner Guide teaching sessions had helped all or most of the students feel more confident about school.

These results bear impressive witness to the work and expertise of CAMA Learner Guides whose input represented a critical component of the intervention. They understand the lack of confidence which children from poverty stricken and often traumatised backgrounds suffer in school. The fact that 95% of them felt more confident speaks to the particular level and depth of support which CAMA members are able to offer in this holistic guiding approach.²⁹

Two Learner Guides, Olivia and Progress are about to lead the next *My Better World* session to a class of 80 boys and girls who are 14. Progress asks the class "Are we together?" and there is a buzz of excitement in the room. The standard of teaching is exhilarating with both young women speaking from the heart. No one's attention wanders. The students give the whole session their rapt attention. This time the subject is "The Power of Helping". In groups, they discuss, plan and act out short plays about helping a girl who can't come to school because her mother is too ill and students supporting each other with their homework. But another week, they will be discussing how to recognise and deal with sexual reproductive health issues, abuse and how to say no to unwanted sex, a hugely sensitive subject in communities where girls frequently drop out of school when they become pregnant. To see the commitment of these 14 year olds as they discuss ideas which they have never been able to share before is truly impressive. This class is such a contrast to their usual diet of rote learning and it is clear that they love it. They are learning a new culture of mutual respect led by Learner Guides, who were themselves too poor to go to school, now using their education and their voices to teach a whole new approach to the next generation.

So CAMFED and CAMA together create a virtuous circle which combats the vicious cycle of poverty for girls like Pearl, Melody and Precious. From being girls who were too poor to go to school and who were at risk, they have gone through secondary school with CAMFED's support and CAMA's mentoring and guiding skills. They can now choose to become CAMA members and go back into school as Learner Guide volunteers who are contributing to better learning outcomes whilst also learning the skills to go on and become qualified teachers themselves. With a growing body of members, the potential for CAMA to improve learning outcomes in school is exciting. Learner Guides can also take an internationally recognised BTEC qualification which provides them with a better means of obtaining subsequent employment, particularly as teachers. (This is explained in more detail below.)

“Learner Guides had a clear impact upon students. Among all students, 95% [of all students] agreed that Learner Guides were role models, “someone I can talk to easily”. Head teachers were fairly unanimous in their view that Learner Guides took initiatives which went beyond their leadership of the sessions... they encouraged students to return to school and attend regularly. They mentored and counselled students and facilitated study groups.” As one teacher said, “The students understand them better as they are from their communities and they learn better from people of almost their own age groups.”

Independent evaluation of CAMFED's programme for DFID, 2017

“No one is working alone. CAMA are stress relievers in school, in the community, wherever they move. We are so happy. For instance, one girl was pregnant. CAMA visited the parents and persuaded the girl to come to school to take her exams. She did and she got 8 points while she was pregnant. They are keeping the girl child in school.”

A Teacher Mentor

Education is vital but it is not sufficient in itself. Marginalised young women living in remote rural areas also need a means of securing a stable income, if they are to be able to use their education and avoid falling back into the vicious trap of poverty.

4. Transition into secure and fulfilling livelihoods

“CAMA's mission is to support marginalised young women's transition to safe and secure economic livelihoods, and to provide a framework for women's agency and a platform for their leadership.”

– CAMA Constitution 2017

Once a girl like Pearl or Melody has finished school, the period of transition from formal education to stable employment as an adult presents a fresh set of challenges. CAMA members understand just how vulnerable this stage in a young woman's life can be, having faced this themselves, so they have a particular focus on what a young woman does after she leaves school. This is to ensure that she is able to secure a safe means of income which will then give her life choices which would not otherwise be available.

As many CAMA members have experienced, no sooner has Pearl taken her first public exams than she must quickly start to generate an income to contribute to household spend on food and other essentials and help guard against emergencies which could tip her family into extreme poverty. Even if she excelled at school, she is from a remote rural setting with no employment opportunities, no connections, and no access to finance. So at this point, she is particularly vulnerable and is unlikely to be able to benefit from the education she has had so far. The rest of the family are still struggling against the odds to feed and send the other children to school. More than 80% of CAMA's current membership is made up of young women who have only recently completed secondary school. They face a weighty expectation to contribute to their families and without work they may have no option but to enter early marriage or to leave home in search of work in the city which, all too often, consists of exploitative portering or domestic services.

And time is not on her side. When Pearl completes her public exams in November, it can take time – in some cases many months – before the results come through. She will not know until then if she can go on to higher education or to some other qualification. In any event, she has no income and cannot afford either option without support. In the meantime, she wants to build on her education and also to contribute to her family but does not see a way. CAMA members know just how frightening that period is and how many girls have no choice but to marry early or to go to the city for work. They know that there is a real urgency to help girls through this demanding stage in their lives.

As experts in the challenges facing young women at this stage, CAMA

members have devised pathways to assist young women to learn business and life skills to help them navigate the fraught transition from school to livelihoods. The starting point is for young women to be able to earn their own income through entrepreneurship. But how do they achieve this in the context in which they live? The obstacles to the chances of these young women include:

- **The gender context:** women have limited access to assets such as land, power, water; they are also financially excluded in terms of property ownership and lack of collateral; they traditionally have very little involvement in financial decision-making.
- **The knowledge context:** the school curriculum does not adequately equip young people with financial or business skills, they lack entrepreneurial mindset and role models. No one in her family has ever borrowed money. She and her family have no idea how to go about it and know nothing of the dangers of the exploitative rates often charged nor the pitfalls of debt.
- **The rural context:** where populations are sparsely distributed, have low disposable incomes, suffer poor transport infrastructure, and have limited access to technology and financial services.

CAMA, working together with CAMFED, has devised what is known as the **Transition programme** to help set young women on the path to economic security. At the point of leaving school, young women work with trained CAMA Transition Guides over a period of 6-12 months, attending sessions on a range of topics including business and financial skills.

4.1 CAMA Transition Guides

The Transition Guide initiative builds on the ideas and success of the Learner Guide model. A selected number of CAMA members are trained as Core Trainers, taught by Resource Teams consisting of experts drawn from CAMFED staff and partners, government officials and more experienced CAMA members. The Core Trainers go on to train other young women as Transition Guides to deliver the Transitions curriculum to secondary school leavers over a six-month period. In addition to financial literacy and core business skills, this curriculum incorporates sexual and reproductive health, women's rights, leadership and career planning. With this training, young school graduates are equipped with the skills and confidence they need to successfully transition from school to entrepreneurship, employment and further education. Transition Guides are also providing practical advice to young women by connecting them to mobile banking services, enabling them to access loans and savings in rural areas. The multiplier effect is tangible.

Between them, Learner and Transition Guides are creating opportunities for young women when they leave school and helping them to prepare for and navigate the challenges ahead.

The Learner Guide programme provides an important pathway for young women after school. Learner Guide, Ayisha has been able to use the profit from her business to pay the fees for teacher training college and is now studying to become a teacher. Saviour has capitalised on the knowledge and confidence she gained from the programme and is currently working as a radio presenter and pre-school teacher, in addition to running her distribution business. She is planning on embarking on a nursing degree this year to fulfil her dream of becoming a nurse.

“The most useful topic for me has been financial education. I learn how I can use my own abilities to earn money to buy what I need.”

A Student

Since 2016, 2,419 Transition Guides have been trained in Tanzania, Zambia, Zimbabwe and Ghana who have, in turn, gone on to train more than 40,000 school leavers.

“At first, I was having doubt on how I will further my education without [CAMFED bursary support]. But now I have no hesitation because the business is my backbone for the education.”

Rafa, a CAMA member

“These young people need a launch pad.”

A District Administrator

“CAMA can now respond to the needs and worries of girls completing secondary school immediately and in a manner that no-one has ever done, offering a structured and organised sisterhood service. CAMA sisters can hold the light for the girls and their families, helping them to make safe and informed choices.”

Fiona Mavhinga, Founding CAMA member and CAMFED Director of CAMA Development

Local administrators and government officials understand the seriousness of the challenge facing young people in rural areas, and have come to see CAMA’s involvement as a critical means of tackling the concerns for what will happen to girls when they leave school. The District Schools Inspector for Wedza District in Zimbabwe – the highest district-level official in the Ministry of Primary and Secondary Education – described Transition Guides as providing, “**a buffer zone between school and society. It is working very well. We don’t want [the newly graduated girls] to become servant girls in Harare. The transition guide programme has kept girls in school, and the credit for that goes to CAMA.**”

The independent evaluation for DFID concludes that one of the successes of CAMA’s approach is the “transformation for the Learner Guides themselves: CAMA opens up vital new pathways of opportunity for young people in their post school transition when they are particularly vulnerable.”³⁰

The work that CAMA carries out as Transition and Learner Guides provides invaluable experience post-school for the volunteers but it also enables them to apply for an internationally recognised BTEC qualification, which then opens up further transition pathways into employment as professionals.

The **BTEC qualification** provides recognition of the skills and experience CAMA members develop through their work in schools and opens up new possibilities for them in further study and employment. They are eligible to register for a BTEC (Business, Technology and Education Council) qualification which provides them with an internationally recognised qualification which enables them to go on to further and higher education including university and teacher training. The “**Learner Guide BTEC**” is a vocational qualification developed by CAMFED in partnership with education company, Pearson. It is currently delivered in 75 districts across Zimbabwe, Tanzania and Ghana. Over and above the training to become Learner and Transition Guides, the BTEC requires 10 compulsory and 4 optional units, verbal and written assessments during the CAMA volunteers’ months working in schools. Assessments are verified by CAMFED, and in some cases by the Ministry of Education and/or school staff, as well as by Pearson. This qualification opens up pathways, including teaching, early childhood development, social work, business, financial services and public service. With this qualification, CAMA members gain skills and experience that open up the opportunity to train formally as teachers and fill the huge shortage in qualified teachers particularly in remote rural areas. CAMFED is working with universities and colleges so that the BTEC becomes a qualification recognised in admissions procedures; this already takes place at the Women’s University of Zimbabwe for some teaching courses.

4.2 Business skills and entrepreneurship

The best means for young women to obtain a livelihood after school will be through entrepreneurship. In addition to the tailored training and mentoring provided under the Transition Programme, the other critical dimension lies in access to seed capital to enable young women to start small-scale local enterprises. This kind of capital to start or expand a business is extremely hard to come by. Young women lack collateral to access loans and are often excluded from traditional financial services. When loans are available the borrowing terms are often beyond their means or on exploitative interest terms. CAMFED has therefore designed

an innovative system of “social interest” loans to provide CAMA members with access to seed finance.

Social Interest Loans

Through CAMFED’s partnership with Kiva, loans are offered to CAMA members free of financial interest in return for “**social interest**”: no interest charges are made but loans are available in return for voluntary work in the community for instance as Learner and Transition Guides. These loans offer a completely new way for these young women to support themselves and their families while giving back to their communities. It provides young women with low-risk, patient capital to start a small business in return for their give-back as volunteers in the community.

The principles of the loan are founded on a rigorous system supported by CAMA and underpinned by CAMFED’s finance and monitoring systems. In each country, CAMFED, in partnership with CAMA, has developed a rigorous policy regarding loan default. Typically, a loan is defaulted almost exclusively when a CAMA borrower passes away. Many CAMA members club together to ensure repayments can continue to be made even when drought or bad weather affects agricultural businesses, for example.

Since August 2013, 4,773 social interest loans worth \$2.2 million have been provided to 4,225 CAMA members.

“I have grown a lot in business ever since I received the loan. I am now a shop owner and my life has improved for the better. My siblings and parents have enough healthy food, and I am paying school fees for my brothers and sisters, and for good clothes for the whole family,”

Mavis, a CAMA loan recipient

Rehema is a 26-year-old entrepreneur who lives with her husband and her child in Morogoro District, Tanzania. She sells clothes door-to-door. With her first loan, Rehema increased the size and range of her clothing business. She used the profit she earned to pay school fees for her Early Childhood Development (ECD) certificate studies. Rehema is now requesting a second loan to purchase more products, such as women’s and children’s clothes. She plans to use the profit she earns to support her family’s basic needs. To repay the ‘social interest’ on her second loan, Rehema will volunteer two and a half hours per week as a CAMFED Learner Guide.

A good example of how CAMA’s insight and expertise combines with CAMFED’s infrastructure and network lies in CAMFED’s *Shaping My Future* youth enterprise initiative, carried out in Zambia with CAMA members, beginning in 2012. Under this initiative, young women are taught how to plan a business, how to make a profit and save money alongside their sexual and reproductive health rights. Through *Shaping My Future*, 3,922 young women have made the transition from secondary school to more secure and productive livelihoods, 3,875 of whom went on to develop business plans and receive a seed grant of between \$35 and \$75. The results have been tracked by CAMFED.

It is important to understand the local context to appreciate the leaps these young women have made within a few years. International Labour Organisation data shows that 30% of all young women in Zambia are not in education, employment or training. The 2014 Zambia Labour Force Survey showed that 83.9% of employment is informal and in rural areas it is as high as 92.2%. The majority of women who work do so in small-scale agriculture, often for family and usually unpaid. The report shows that women are half as likely to receive skills training as men.

4.3 The wider value of CAMA businesses

The table below sets out the results from CAMFED’s Business Tracking Survey and qualitative study of Shaping My Future participants in Zambia³¹ which, over five years of tracking, has shown the multiple benefits of the training. 97% of participants had never borrowed money before, 95% of participants were not earning money and 98% had no savings. The figures below show just how far they have come in a short time. And the more they earn through successful businesses, the more they invest in other young people’s futures. The results set out below are a testament to CAMA’s commitment to philanthropy, to giving back to their communities.

<p>Multiplier effect</p> <ul style="list-style-type: none"> • The CAMA members surveyed have supported approximately 10,800 children in education. • 53% of those surveyed had provided support to children to attend school last term, at an average value of \$21 each. • They have helped an estimated 11,400 people with financial literacy training. • They also support their communities by giving study or career advice to students, reproductive health advice, visiting the elderly and advocating for women’s rights. 	<p>Contributing to household income</p> <ul style="list-style-type: none"> • Established business owners contributed on average \$36/month to household income, and new business owners contributed \$15/month. • 25% of these women were the only income earning adult in the household. • These women’s contributions to household income have increased by an average of 140% as their businesses have grown. 	<p>Young women as business women and leaders</p> <ul style="list-style-type: none"> • Before training, only 2% of participants had any savings. Now, 53% of those surveyed have “cash reserves” for their business and 58% are saving with third entities. • 37% have taken on leadership roles such as treasurer or executive committee positions within the community.
<p>Supporting other vulnerable children through education</p> <ul style="list-style-type: none"> • 67% of participants have parental responsibility for one or more children, at an average of 2.6 children each. • 76% of women running their own business completely financed the education costs of all children in their care. • 65% of children being supported are not the women’s own. 	<p>“We are really respected, we are really role models. Even to the chief we are seen to be role models because of the teaching we are doing and also because after being empowered we are doing something, we are giving back to the communities. So we are seen as hard workers as well... it’s a strong group of young rural women”.</p> <p>– CAMA Leader</p>	<p>Business success</p> <ul style="list-style-type: none"> • Established businesses make an average of \$68/month, compared to \$40 for new businesses. This is higher than many other jobs in Zambia, where the minimum wage is \$30.60/month for domestic workers and \$51 for shop workers. • It is also significant in the context of rural poverty rates. The majority of the population in the four programme provinces lives on less than \$16/month per adult.
<p>Creating work for others</p> <ul style="list-style-type: none"> • CAMA participants had created 950 new jobs in rural communities since 2013. • 35% of participants had paid employees in the last year. Most roles were part time, occupied by women and paid an average of \$19/month. 	<p>Supporting themselves through further education</p> <ul style="list-style-type: none"> • 75% of those surveyed are saving for further education. • 46% have retaken secondary school exams to improve their grades or have already begun further education. 	<p>Delaying marriage</p> <ul style="list-style-type: none"> • Only 18% of women surveyed have married, compared with 55% of all women in Zambia between the ages 20 and 24 in 2013.

It is clear that CAMA members' success as entrepreneurs is having a significantly positive impact on their lives, families and communities thanks to CAMA's commitment to philanthropy and giving back to the next generation. CAMA and CAMFED are constantly working together to develop new strategies to generate greater revenues and more jobs. These will be captured in the forthcoming CAMA Enterprise Development plan. Further initiatives include local capital for business growth, models for greater business collaboration with CAMA through clusters, cooperatives, franchises and distribution networks, technical assistance for agribusiness, connections to new market opportunities and mentoring by the most experienced CAMA and partner entrepreneurs.

The following are examples of the ways in which business success can be maximised and in which CAMA members are themselves creating new opportunities:

In Zimbabwe CAMA entrepreneurs have formed 46 informal business cooperatives in order to assure their ability to meet bulk orders for restaurant and hotel chains and supermarkets. Poultry entrepreneurs are connecting with other CAMA members to purchase feed, vaccines and equipment from CAMA hardware store operators;

In Ghana (where the World Bank recently reported that 48% of Ghanaians aged between 15 and 24 do not have jobs), CAMA members have set up growing businesses, generating employment and healthy profits, improving working conditions and starting to tap into regional and international markets – for example Ayisha Fuseini has received business training and mentoring from the female CEO of a shea butter processing business. She has now set up four cooperatives with a total of over 200 women processing shea butter which they supply to the Body Shop;

In Zambia, members such as Annie Ng'andu have increased their farming yields in the face of drought and worked alongside the Ministry of Agriculture representatives to share their knowledge with other farmers;

In Tanzania, CAMA entrepreneurs have received support from CAMFED Tanzania to license their catering businesses and to work as groups, enabling them to apply to cater for local events such as weddings and trainings organised by Community Development Committee (CDC) members and to be preferred suppliers for catering procurement at CAMFED and CAMA events;

In three districts of Malawi, CAMA entrepreneurs have pooled their modest business profits in order to be able to extend the opportunity of a business grant to another 189 young women.

With the vital foundation of an education and a secure means of income, CAMA members can go on to pursue pathways and build the lives they wish to pursue. They can then decide whether to carry on with further or tertiary education, whether to build up their businesses and, if they are able, to support other children through school.

They are also able to take up leadership positions which are resulting in achieving systemic change. CAMA ensures that at each step of young women's development, they are learning leadership skills. This is leadership in action. The more young women take up leadership roles, the more they gain in confidence and the more influence they can have on decision-making and policy at all levels. And the more they give back to their communities and future generations of children.

5 Young women as leaders effecting systemic change

“CAMA strives for its individual members to become transformative leaders in their different communities or spheres.”

– One of CAMA’s objectives, CAMA Constitution, 2017

“CAMA’s mission is ... to provide a framework for women’s agency and a platform for their leadership”

– CAMA Constitution, 2017

“We are here to turn the tide of poverty, to effect systemic change. Beyond ignorance there is education, beyond education there is the potential to be fulfilled and dreams to be met. We are not letting our background undermine our future. CAMA: don’t give poverty a chance. Not next year, not next month, not tomorrow. If you see need, take action. Take the opportunity. Find a way to tackle it.”

Judith Zvimba, former National Chair for CAMA Zimbabwe

At the heart of CAMA and CAMFED’s shared multi-dimensional approach to giving young women the chance, support, skills and experience they need, lies a determination to help them become leaders who will transform the context within which the poorest live.

CAMA are true experts and are leading the way in their communities. It is they who decide their own futures and who are reshaping the context in which they live. This next section shows how these young women build on their earlier investment and make systemic change both possible and sustainable by becoming role models, democratically elected leaders, leaders within community and public infrastructures, leaders of CAMFED and leaders both nationally and internationally.

Once CAMA members have completed school and have secured a means of independent income, they now have life choices which would never otherwise have been available to them and they seize the opportunity. It is extraordinary how far CAMA members have come and what they are now achieving. They are growing successful businesses, becoming professionals, qualified school teachers, lawyers and government officials; they have seats on district-level development committees alongside senior officials from Ministries and local government; and they are taking up leadership positions at national and international level. At every level they are changing the context of their societies by bringing their expertise, commitment and compassion to bear. And it is a two-way exchange: local leaders and government officials recognise that with CAMA’s expertise and involvement, they are better able to perform their roles. This is systemic change in action.

To date, 53,117 young women in the CAMA network have taken up leadership positions at local, national and international levels. They have also become important role models for other young people in their communities. There are so many examples of CAMA members who have become role models and leaders that it is hard to choose between them. Here are a few typical examples:

- Tsitsi Makanda: After being supported through school by CAMFED, Tsitsi joined CAMA, accessed a business grant and ventured into buying and selling, and was awarded best business lady in 2006. She is now a District Operations Officer and Core Trainer.
- Fadzisai Nyamasoka went on to tertiary education and has a Diploma in Education and a Master’s degree in Development. She is a CAMA Core Trainer.
- Clarah Zinyama was supported by CAMFED up to tertiary level. Today she is a holder of a BSc Biology and Gender Development studies. She is a sustainable farmer who trains her community members and other CAMA members to use the available resources. She is District Chair and National Vice Chair of CAMA Zambia.
- Salma Dhilwayo is part of the team who developed the Learner Guide programme and contributed to the *My Better World* curriculum and training materials. She is a trainer cascading skills and training on leadership and business.
- Charity Shonai took a tertiary qualification in occupational therapy. She is now working with Zimbabwe early intervention in psychosis as a clinical lead as well as an occupational therapist and case manager.
- Cathrene Kagadora graduated with a degree in social work from the University

“Social change is built by movements and you are an important seed of a huge social change. You have been given the opportunity to enhance your potential, where you are a role model wherever you are. Just walk tall, very tall, and you’ll know you are at the right place at the right time doing the right thing.”

Graça Machel, international advocate for women’s and children’s rights, former freedom fighter and first Education Minister of Mozambique, in a meeting with CAMA leaders in Johannesburg, South Africa

“I am very privileged to be the face of a network [of rural young women] that is moving and doing everything that we can to make sure that the female gets the opportunities that they need so that they are able to break barriers and break out of poverty. Wherever we go [as CAMA] we should be at the forefront fighting for education, fighting for equal opportunity, equal jobs, [and] I am the one who is at the head of it all, so [there is] much pressure but also so much excitement.”

Ruka Yaro De’Liman, National Chair for CAMA Ghana, on her leadership role for the network

of New Delhi in India.

- Letwin Machinguata has a diploma in education and is now a secondary school teacher.
- Sophia Sanga has a degree in basic science in midwifery and works as a hospital nurse.

5.1 CAMA’s democratically elected leadership structures

It is important to understand that the CAMA membership is led by a series of structures which have developed over years and which have recently been enhanced and drafted into the new Constitution described below in Section 6. CAMA members are democratically elected to take up leadership roles within the CAMA leadership structure. This democratic approach lies at the heart of the CAMA model and its values. All leadership roles are for three years only, are unpaid and governed by clear guidelines which establish the vital importance of neutrality both religious and political. So the purpose of being a leader is to provide an opportunity to learn, to develop, to lead and be an ambassador. It is not about power or status. The criteria include that she must already have demonstrated leadership or activism within CAMA. Each nomination has to be vetted and approved and then voted on by the membership.

The CAMA leadership structure is organised into Committees at local, district and national levels in each country, together with a pan-African Committee. Each Committee has a Secretary, Treasurer, and Chair with deputies. This is a transparent and accountable structure open to all CAMA members and democratically voted on by the entire membership. Section 5.2 describes the way in which the CAMA District Chairs take on full voting membership in local and government infrastructures.

This leadership structure, and their participation in the democratic process, provides CAMA members with invaluable experience and training which is in turn enabling them to step up as leaders and role models in many other spheres.

5.2 CAMA as leaders embedded in community and public service infrastructures

“CAMA as a collective body seeks to rally communities, stakeholders, authorities and other institutions in furtherance of the interests of CAMA’s vision, mission, aims and values”

– CAMA Constitution, 2017

CAMA and CAMFED work alongside and within existing structures and institutions to build an efficient and sustainable infrastructure. They believe that systemic change is achieved by working from within the system to improve existing structures. CAMA is not filling the gap but working to enhance the existing public services. CAMA forms a critical part of these structures. For example, at local level, CAMA members have a seat on the School-Based Committees which consist of the school administrator, teachers and parents. Together, they are responsible for identifying vulnerable children and administering CAMFED’s support through school.

At district-level, CAMA Chairs sit on the Community Development Committees (“CDCs”). CAMFED devised the CDCs as a means of bringing together all local stakeholders whose role was child welfare and education so that they could better achieve their remit. Today a standard CDC consists of representatives from the Ministries for Education, Health, Women and Youth Affairs, and Social Welfare; local government (the District Commissioner); the police; a traditional leader; a member of the Mother Support Group and the CAMA Chair. Over the last 25 years, CDCs have become an integral part of local governance. They review all candidates for CAMFED bursary support; each term they monitor CAMFED-supported schools

“When we have an issue, there is a CDC member to follow up with: the Ministry of Youth helps with budgeting; the department of Social Welfare with Sexual Reproductive Health they know the law and can interpret the Child Act; we can get medical assistance from the Ministry of Health; the police give us training. I’m on the Zimbabwe Youth Council which is part of the Ministry of Youth. I can share problems and success stories and lobby for resources.”

Marvellous, a CAMA District Chair

“CAMA girls come from the community. They are our eyes and ears, the elder sisters of our girls in school. They bring attention to issues that they hear about at school. CAMA has a practical role on the CDC, not ceremonial.”

A Ministry representative on CDC

“CAMA members are becoming accountable to us and are also rendering the Ministries accountable.”

A Ministry representative on CDC

“CAMA brings the Ministries trouble – they take you to the deep end. They bring you the girl who is needy, not the one who is academically gifted. If you address the issues of the CAMA girl, you address the issues of all women, because the CAMA members have had all the problems.”

A Ministry representative on CDC

“We train CAMA members in child abuse referral methods. All CAMA members have our contacts so they can alert us. We may remove a child to a place of safety. We do prosecute. CAMA have been brave enough to stand as witnesses. We used to refer sexual abuse cases to the police first but now they are always referred to hospital first.”

A Police Victim Friendly Unit Officer on CDC

(which in some districts means all government-run secondary schools); and meet regularly to discuss and tackle policy and specific issues arising. The CAMA member plays a full and vital role. She has full voting rights, is a signatory to the accounts, and attends all school monitoring visits alongside Ministry officials.

CAMA members are now coming to the forefront as leaders of these structures. It is the local partner infrastructure developed and strengthened by CAMFED which has enabled this and which CAMA members are able to leverage. Over time, a growing number of Ministries have recognised that participating in the CDC is important and that CAMA is helping them to do their jobs better. For instance, with 53,686 CAMA members across 29 Districts in Zimbabwe, CAMA has far greater reach than the Ministries themselves.

“CAMA has an urgency and a spread which the Ministry just can’t achieve... CAMA helps the Ministry reach the most vulnerable faster than we can... it’s a huge resource to have CAMA already so networked across the country... For 3 years I thought, “What do they want me to do with these people? But when I saw their commitment, much more than those we were already helping... CAMA do it with everything they have. It’s a milestone in development. So many only want to do something if they see results. We have tight budgets and have to show results. But CAMA do it as a group. They’re not paid but they’re there... the good thing is that if we want A, B, C done, it’s done, just done. This is a treasure. I have a huge level of trust in CAMA, they do it right.”

– Ministry representative on CDC

Such is the level of mutual respect and support for CAMA that CDC members participate in training and mentoring CAMA members in business and finance. They also open doors to the CDC members’ own connections, extending the reach and influence of CAMA. This regular and professional level of contact brings greater leadership skills and experience to CAMA members who have no difficulty or hesitation in bringing issues forward. This is how wider change is effected. All the issues which are raised by CAMA are followed up and feed into policy change across the board so as to benefit all children.

CAMA plays an essential role in bringing forward issues which might otherwise go unheard. This is changing the context across the board. A powerful example of the way in which CAMA involvement is escalating issues and making sure that they are tackled by the relevant authorities is the way in which they are tackling wider gender-based violence. CAMA members can bring forward concerns voiced by girls in school who are more willing to speak to a CAMA member than those in authority thereby bringing to light abuses and issues which might otherwise have gone unreported. So if a teacher suggests that he will give a girl a good exam mark but only if she gives him sexual favours, she can speak to a CAMA member who, in turn, alerts both the relevant CDC member who can alert both the relevant district authorities and CAMFED which can take these issues to a national level if necessary. This means that any problem can be addressed speedily and effectively by those in authority. Moreover, the role of a CAMA member on every CDC across the country reinforces CAMA’s position as an authoritative force for change: there are, for instance, 29 of these in Zimbabwe, working as an equal alongside these community leaders. CAMA members have the weight of the CDC’s authority behind them. This is resulting first in more cases being brought forward and prosecuted and secondly, greater awareness at the community level.

CAMA has a deliberate strategy to expand the presence of female role models in schools where there is a dearth of teachers and in particular female teachers. The involvement of Learner Guides meets this challenge head on. One very significant finding of the independent evaluation of CAMFED’s programme for DFID in 2017 is the **increase in the reporting of incidents of school-based violence** as a result of the active use of CAMFED’s Child Protection Policy in all schools and the teaching given by the Learner Guides in relation to gender-based

“We empower CAMA girls to identify cases of sexual abuse through awareness raising.”

A Ministry representative on CDC

violence and how to prevent it. The report found that teachers’ confidence that abusers would be punished rose from 24% to 76%. And girls reported “we are free to tell them anything, even cases of abuse”.

At the heart of the conclusions of the independent evaluation of CAMFED’s programme for DFID is the role of the embedded local infrastructure for delivery with strong Ministry partnerships at all levels and that this “has provided an important foundation for scaling”.³¹

5.3 CAMA as leaders of CAMFED

Many CAMA members now have leading positions in CAMFED. CAMFED has positioned its organisational structure in service to CAMA constituencies and their communities and its strategy is focused on CAMA’s development and support. The role and influence of CAMA is growing all the time.

- 38% of CAMFED staff are CAMA members.
- Each of CAMA’s national Chairs sits as a full member on the CAMFED national Board in each of the five sub-Saharan African countries in which CAMA and CAMFED operate.
- More than half of the CAMFED Executive Team in Africa are CAMA members. The CAMFED Executive Team is the highest decision-making body of the CAMFED coalition and includes the Directors of each of the countries in which CAMFED operates.

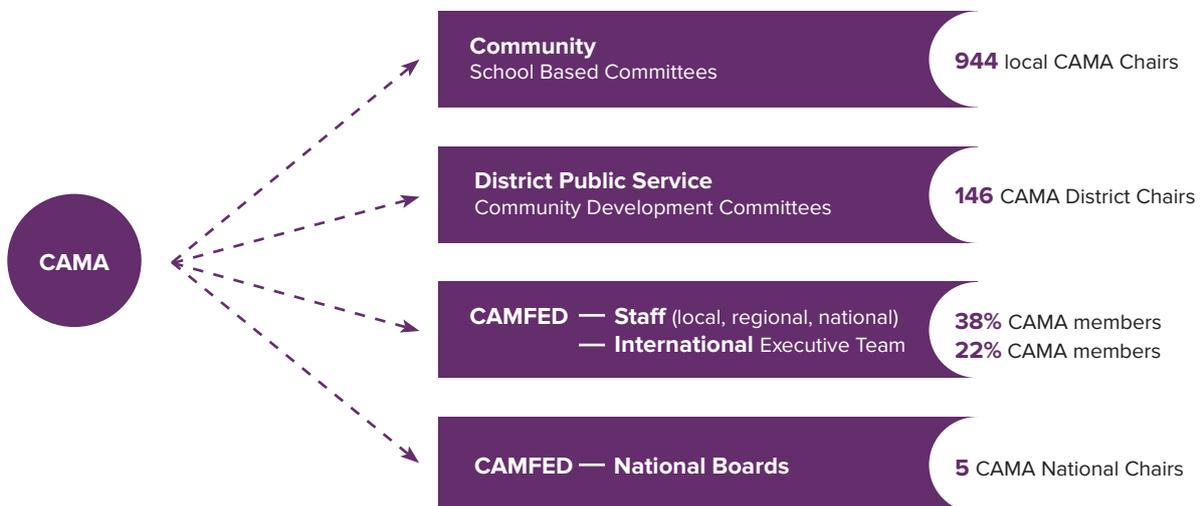
In 2017, CAMFED’s leadership was restructured, creating a new role of Executive Director – Africa responsible for CAMFED’s work across the five Sub-Saharan countries in which it operates. This position is held by a founding CAMA member, Angeline Murimirwa, who was voted in by her peers to be the first ever Chair of CAMA Zimbabwe in 1998. The Executive Director – Africa is Co-Chair of CAMFED’s global executive alongside the Chief Executive Officer of CAMFED International, with equal accountability to the organisation and the clients they serve.

CAMFED has always held itself to be truly accountable to its clients. But now those very clients who were once amongst the most marginalised and excluded are leading the strategy and bringing their conviction and vitality to the leadership of CAMFED. It is this deep expertise in what being “left behind” really means and how best to overcome it which makes the strategic development of the NGO

“As alumnae we don’t just share a background of deprivation, of families who lacked the material means to send us to school. What we share which is most powerful is an audacious vision for the future — a world in which each and every child is educated, protected, respected, and valued. We believe that as long as every child gets an opportunity, they can be anything and anyone they want to be.”

Angeline Murimirwa, founding CAMA member and CAMFED Executive Director – Africa

CAMA is embedded in both local infrastructure and CAMFED



wholly client oriented. This is how CAMA and CAMFED believe an NGO truly serves those it exists to serve by transcending the traditional power dynamic.

5.4 CAMA leadership at national and international levels

CAMA members are increasingly becoming leaders at national and international levels. Examples include:

- Seven CAMA members in Malawi have been selected to join 186 other youths in the Malawi Youth Parliament. This is a key forum through which children and young people make their views and opinions known. Outcomes of their debates will be included in the reports of the Parliamentary Committee on Social Services for debate on the floor of the House.
- Alice Saisha from Zambia was appointed UN Girls' Education Initiative Youth Representative. Alice worked as a maid to help buy food for her family and what she needed for school, but she had to drop out of school when she was 14 when her family could no longer afford to send her, until CAMFED began to support her. She became a CAMA member, trained and mentored others in financial literacy and helped 15 community members set up businesses. She started a poultry business to fund her university education.
- Afiteshu Alhassan from Ghana didn't start school until she was 15. She had to labour in the fields. When she was able to enrol, she had to walk hours barefoot to school. CAMFED supported her to complete a teaching diploma. She became the first female District Assembly member in her District and the first CAMA member to hold elected office in Ghana. She then went on to establish the first all girls' school in her district with an initial intake of 31 girls from marginalised backgrounds.
- Hawa from Ghana was elected as a District Assembly member. She went to primary school without a uniform or shoes. Her mother sold shea nuts on the roadside to pay her school fees but she could only stay in secondary school with CAMFED's support. She was the first girl in her community to complete secondary school. She became a CAMA member, a peer mentor and trainer. Of the 53 District Assembly members, only three are women and two of them are CAMA members.

"We have always heard of women's empowerment and women in leadership. We never thought a young lady from our community could demonstrate this potential very early. Honourable Hawa showed everyone in the electoral area her abilities and confidence."

– Traditional Chief in Hawa's District

So CAMA members are themselves democratically elected from within. As they take on leadership roles CAMFED supports them in becoming embedded in both the local and government power infrastructures as well as CAMFED's own leadership. This way those who were most excluded really are becoming systemic leaders of change. It is extraordinary to see just how far all these young women have come, the strength of their leadership and the multiplier effect of all that they do. And every single one of them is an inspiration to others and to their entire communities. Imagine what can be achieved with the commitment of thousands of such young women. In looking to the future, it is essential to understand the stability and strength which CAMA's values and governance structures provide for that future growth. These have been lived by all CAMA members over the last twenty years and are articulated and reflected in their new Constitution. The Constitution reflects the values and principles to which CAMA members commit and provides for the democratic leadership structure of CAMA locally, regionally and nationally. It is described overleaf in the following section on governance and sustainability.

"When CAMA members arrive, they know we mean business. We are not just a group of young women. We know how to navigate the system" CAMA members describing how they persuaded parents not to impose a forced marriage on a girl and to bring her back to school."

A CDC member

"When I became the assembly woman, I [wanted] to show people that women can also do something to make change. And we can even do it better. My first project was to build a school for my community. I established Karaga Girls Model School, where I am currently serving as Acting Headmistress. Since then, I have also lobbied for funding, which the community used to buy bulls and a grinding mill, as a step towards reducing the poverty level in my district. If you are not educated, you don't have a source of income. So girls' education is very important. There is the saying that if you educate a man, you educate only one person, but with a woman, you educate a whole nation."

Afiteshu Alhassan. CAMA member, District Assemblyperson and Acting Headteacher

6 Governance and sustainability

“This Constitution is designed to reflect and uphold the governance model of the CAMA network to ensure its continued operation as an effective network to drive long-term change through women’s leadership, fulfilling CAMA members’ ambitions to break the vicious cycle of poverty and achieve a positive new narrative for their communities, countries, Africa, and the world at large.”

– CAMA Constitution, 2017

“CAMA means bold sisterhood, care for one another, respect and commitment.”

A CAMA member

CAMA is a movement of strong independent young women who know just how urgent and widespread the acute problems of disadvantage are in their communities – an unstoppable force to be reckoned with. At the same time, CAMA members understand the vital importance of long-term good governance as the rock on which the strength of the movement is built. They understand this because of their own personal experience. They have each grown up with the protection of CAMFED’s governance model which has always put their best interests as vulnerable and marginalised girls at the heart of everything CAMFED does. The values which underlie that model have protected CAMA members as they grew up. They speak to their own personal values which are now being passed on to the next generation. This is what makes the values on which CAMA is founded such a strong reality. CAMA members are the proof and product of the long-term impact and enduring power of the CAMFED governance model.

6.1 CAMFED’s governance model

So, to understand CAMA’s values it is first important to understand the CAMFED governance model which provides the roots on which CAMA thrives and grows. The guiding and paramount principle of CAMFED’s governance model is the protection of vulnerable and marginalised girls. For every action and decision which is taken, CAMFED asks the question “is it in the interests of the child?”

The five key principles of the CAMFED governance model are:

- 1. The protection of the child:** CAMFED sees the girls it supports not as “beneficiaries” but as clients to whom it owes a paramount duty of care. CAMA members were CAMFED’s clients and now they see the children they support as their clients also.
- 2. Transparency and accountability:** CAMFED provides this to the vulnerable and marginalised they serve and not just donors. As a legal entity, CAMFED has the systems and processes to come behind CAMA with the necessary technical, legal and audit support to help provide that transparency and accountability.
- 3. Partnerships with community and government:** CAMFED believes in working with and enhancing existing community and government structures (such as the Community Development Committees described earlier). As we have seen, CAMA is integrated into these structures at all levels. Together they are achieving systemic change.
- 4. Activism and social capital in the place of dependency:** CAMFED’s aim has always been to promote the individual’s sense of agency and ownership in the community. CAMA are those activists who are, through their commitment and philanthropy, rallying and supporting their communities to achieve even more.
- 5. A holistic and long term approach:** CAMFED has worked for 25 years to effect change from within by building up a holistic multi-faceted approach to development from the grass roots upwards. It has never taken a short-term projects-based approach. It is a testament to the strength and sustainability of the CAMFED model that it has survived the economic and political turmoil in Zimbabwe, where CAMA was founded and which today has the largest CAMA membership. CAMA members are, indeed, here for the long term. They have each pledged to life time membership.

CAMFED has always maintained that the vicious cycle of poverty will not be broken without a governance model which is geared towards the people it exists to serve. For CAMFED, governance is about who has influence, who makes the decisions, who controls the resources and to whom accountability lies within the communities that it serves. Vulnerable and marginalised young people are the focus of the CAMFED governance model. CAMFED is determined to help young women become leaders of change and this is exactly what CAMA members are: young women whose potential has been unleashed by CAMFED's belief in what they could become. So they, in turn, are committed to giving the next generation the chance of realising their potential too.

Ten years ago, CAMFED invited the law firm, Linklaters LLP, to carry out an independent review of CAMFED's governance model. The end product was the report, *"Accounting to the Girl: Working Towards a Standard for Governance in the International Development Sector"*³³ in which they analysed the key principles of the model and detailed how they are implemented in practice. Linklaters concluded that the governance model works for two reasons: first it requires CAMFED to render account to the girls; second because it is rooted in the community bringing about long-term and sustainable change. Linklaters saw the potential for scaling up and replication of that model.

CAMA and CAMFED are together delivering on these guiding principles of good governance. The two entities have a profoundly close and lasting relationship. CAMA is a self-governing membership organisation of voluntary life time members with a democratically elected leadership. It is at the forefront of regenerating CAMA members' communities and giving back to vulnerable marginalised children. CAMFED, a legal entity, has responsibility for the technical, legal, financial, monitoring and evaluation, audit and compliance role for CAMA, using tried and tested systems and procedures. In turn, CAMA members' role at the forefront provides reach locally and lends significant credibility to the effectiveness of CAMFED's approach, helping to rally further support locally, nationally and internationally. It is a symbiotic relationship founded on common values and vision.

Twenty years since its foundation, CAMA has now reached a significant point in its evolution with a membership which is growing exponentially. In 1998, there were only 400 members in one country; when Linklaters published its report in 2010 there were only 14,005 CAMA members; today there are almost 120,000 members across five countries and growing. To mark this important stage and in recognition of the importance of ensuring a sure foundation for the future, CAMA has now agreed a new Constitution which reflects and grounds its values for all members however big it grows. These values are rooted in and reflect the key principles of CAMFED's governance model.

6.2 CAMA's new Constitution

In 1998, the original CAMA members agreed a revised and strengthened Constitution. With the ever growing membership, the CAMA leadership decided that a new detailed Constitution was required which would fully reflect the values of its members, its close relationship with CAMFED, and would set out in detail the leadership structure and the procedure for elections. A three-year consultation process took place within CAMA at all levels and, after detailed legal advice, the final version was adopted at each of the CAMA national AGMs in November and December 2017.

The Constitution states members' commitment to addressing:

- The number of girls still not in, or retained in, school;
- The limited economic pathways for young women in marginalised communities;
- The significant pressures and risks that often confront marginalised girls and young women, resulting in limited agency over their life choices;

"CAMA is a community of girls and women upholding values of: active and voluntary membership; solidarity; co-operation; confidentiality of personal information; transparency; accountability; commitment to regeneration of our communities; mutual respect; and political and religious neutrality."

CAMA Constitution 2017

- Their absence of voice and participation;
- The huge threat posed by the HIV/AIDS epidemic to CAMA members' communities;
- The lack of an enabling platform that brings together marginalised girls and women to address post-school isolation and insecurity.

The Constitution sets out the vision, mission, aims, policy and values of CAMA. It provides a model of leadership where the young take the lead within a network of support where they can flourish as democratic leaders. At every stage and in every process, the CAMA governance model is underlined by consultation, shared values and detailed thinking, thereby building a solid foundation for the future of CAMA. It is not intended to pin down or crystallise the membership but to build a robust and practical platform on which CAMA may continue to grow and on which innovative new members may build.

“CAMA is borne out of CAMFED’s work in Africa and shall always be an integral member of the CAMFED Coalition”

CAMA Constitution 2017

“CAMA shall be self-governing, non-religious, non-political, non-profit making and shall bring together willing members as volunteers.”

CAMA Constitution 2017

What are the key pillars of the new Constitution?

- **Voluntary** membership and participation. Girls who have been supported by CAMFED are not required to join the association. All the members who do join have chosen to do so and have committed to living by the values set out in the Constitution.
- **Democratic** governance by the people for the people with leadership by and for rural young women. CAMA leaders come from the membership and are voted in by the membership.
- **Non-affiliated and non-aligned**, whether with religion (members can, of course, pursue their own religious beliefs but not in the name of CAMA) or with politics (if a member wants to be a politician she can do so but not in CAMA’s name) as all CAMA membership is neutral.
- **As one with CAMFED**. CAMA and CAMFED are two sides of the same coin with a shared vision. CAMFED provides the legal umbrella and technical support. CAMA’s policy states that “it shall carry itself in a manner consistent with the values and principles of CAMFED” in recognition of the mutually-reinforcing set of values by which each entity lives. The Constitution recognises the unique relationship between the two, setting out their shared vision, their roles and responsibilities.
- **Lifetime membership**. The previous Constitution stated that membership expired at the age of 45 but in the consultation CAMA members (87% of whom were under 25 at the end of 2017) demanded lifetime membership whilst providing that all elected leadership positions must be reserved to those under 45.
- **Values-based** with an active membership of committed philanthropists who, by contributing their time, resources and talents to others, commit to mutual respect and the regeneration of communities.
- **Pledge**. All members sign a pledge to abide by the values and objectives of the Constitution and other adopted policies, state that they join voluntarily and commit to being active and disciplined members, using their skills to make CAMA an effective platform.

Central to the Constitution are the very detailed provisions for CAMA’s democratically elected leadership. All leadership roles are for three years only, are unpaid and governed by clear guidelines which establish the vital importance of neutrality both religious and political. The purpose of being a leader is to provide an opportunity to learn, to develop, to lead and be an ambassador. It is not about power or status. The criteria include that she must already have demonstrated leadership or activism within CAMA. There are Chairs elected at each of local, district and national levels who, together, form the pan-African Committee. Each nomination has to be vetted and approved and then voted on by the membership. The structure is carefully organised with standing committees for Elections, Finance, Membership Development, Business and Post School pathways, and Advisory Councils. There are regular meetings and Annual General Meetings, all of which are minuted.

“The Chair has to have energy, be a role model, represent CAMA everywhere, be an ex officio member of the CAMFED level committee, speak to the UN, be a good speaker, someone who will lead us and not rule us. We are here to choose an ambassador who will make our voice heard in each and every place where she goes.”

Judith, a CAMA Elections Committee member

The following is a telling illustration of the reality of the Constitutional procedures for national elections. In 2017, the Electoral Commission in each of Zimbabwe, Ghana, Zambia and Malawi oversaw CAMA’s national elections for the roles of Chair, Treasurer, Secretary and their Deputies. At the Zimbabwe AGM in December 2017, there were 10 candidates for Chair, and 4 for each of Treasurer and Secretary. Each had previously been democratically elected into that role at district level and had produced a manifesto with their plan for what they would prioritise as leader. The sense of excitement in the democratic process in these meetings is palpable. For these young women to be able to exercise their vote and to have their voices heard is an essential part of robust good governance.

This is an enduring system of good governance which started in 1998. As Angeline Murimirwa, CAMFED Executive Director – Africa, one of CAMFED’s first clients and founding member of CAMA in 1998, said at the 2017 Zimbabwe AGM when Tendai was elected to be Chair, **“I was voted the first chair of CAMA in 1998 when I was 19. I’ve never been prouder to be a CAMA member. What can we do in another 19 years?”**

In 2017, the position of national Chair in Zimbabwe went to Tendai Dzingirai, a 19-year-old CAMA member who had no uniform when she joined school and needed CAMFED’s support. Tendai is truly representative of the CAMA membership, nearly 90% of whom are under 25. She will be able to bring to the fore the challenges and hopes of the constituency CAMA represents, marginalised girls at their point of greatest vulnerability. She has already shown leadership and activism; she became head girl in her school, volunteers as a Learner Guide, and has set up a small grocery business. She was previously elected as District Chair, and has already been a member of the Community Development Committee (CDC), alongside the District Commissioner and all relevant Ministries. She will be backstopped throughout by her District and National committees, longstanding CAMA members and former Committee members, the CDC and its members, and CAMFED both generally and on the national Board.

“CAMA means the world to me.”

A CAMA member

Anchored on this sound governance model, CAMA is truly turning development on its head: once girls suffering from acute vulnerability and chronic exclusion, these young women are now leaders and experts in systemic development change. This bedrock of good governance is based on the sound values founded by CAMFED, lived as a reality over the course of the last twenty years by each and every CAMA member and now reflected in the new Constitution. Together they provide a vital and stable foundation for all future growth, a roadmap and a rallying call however large CAMA grows and however multiple their activities become.

7 CAMA philanthropy, scaling up and a dynamic outlook

“CAMA members share a background of extreme poverty and have experiential knowledge of the significant challenges faced by girls and women in marginalised areas. They are united by a commitment to re-invest the benefits of their education into their communities and to turn the tide of poverty for themselves and future generations.”

– CAMA Constitution, 2017

The philanthropic values on which CAMFED was founded and has evolved have been inspired by and taken to a new level by CAMA. The central concept of philanthropy has been fundamental to CAMA’s values from the outset. But now, with a hugely growing membership, so much more can be, and will be, achieved

“Being part of CAMA gives us a sense of belonging and also it helps give us courage.”

A CAMA member

for future generations of children. CAMA are donors in their own right supporting others with experience, skills, time and financial support. Their reach is growing apace.

“We can now ask the CAMA members, “What are you giving to your families?” and they can show us! CAMA members donate books, uniforms, stationery, sanitary items. We are going to achieve.”

A Teacher

7.1 Young women as philanthropists: CAMA's individual agency

At the heart of the CAMA Constitution and its values are the commitment to unlock and inspire activism and philanthropy and not to require it. There is no requirement to contribute financially at all. Members give what they can in terms of resource, ideas, volunteering and, where they can but only to the extent that they can and want to, they will also provide financial support to other vulnerable young people. But all CAMA members contribute their skills and knowledge, and evidence shows that the more CAMA entrepreneurs gain by way of profit, the more they give back into the community. And their lead inspires others in the community to do more.

Examples of the evidence from CAMFED's regular surveys:

- A cross-country survey conducted with CAMA members from Malawi, Zimbabwe, Ghana and Tanzania in 2016–2017 found that more than four-fifths had supported children in their community in some way in the previous six months (82% in Ghana, 93% in Zimbabwe, 83% in Tanzania and 98% in Malawi). 60% of those surveyed in Malawi and 59% in Zimbabwe had personally supported children with food, clothes, shoes or school supplies. Among CAMA members who supported children, the mean number per CAMA member was 20 in Malawi, 5 in Tanzania and 10 in Zimbabwe. Just over half of those supported were girls and the majority of children were unrelated to them (97% in Malawi, 84% in Tanzania and 82% in Zimbabwe).³⁴
- A Business Tracking survey and qualitative study in Zambia shows that 67% of participants in that business training have parental responsibility for an average of 2.6 children each; that 76% of women running their own business have completely financed the education costs of all children in their care; and that 65% of the children being supported are not their own.³⁵
- A two-year survey in Malawi which tracked 147 young women who had received small grants of no more than \$44 showed that 64% of participants had parental responsibility for one or more children; 82% of the children they cared for were not their own and 95% had been engaged in activities to support children in the last six months. There was a high prevalence of optimism and self confidence among participants, with overall 95% seeing themselves as on track to achieving their ambitions, 99% seeing themselves as a role model, and 88% seeing themselves as leaders in their communities.³⁶

In 2017 alone, CAMA members supported 526,616 students to go to school and 339,413 were supported by community members. And in 2017 at secondary level, CAMA supported 237,421 students and community members another 171,838.

CAMA's values of philanthropy and giving back inform all that they do. CAMA members are driven by the desire to help other vulnerable children thrive and fulfil their potential and dreams so they give back and transform their communities, societies and country. This is the ethos behind all that they do. As we have seen, they do this as Learner Guides and Transition Guides. Whilst the pathways we have described above tend to be called programmes, they are not project-based short-term programmes devised from the outside. The “programmes” were inspired, devised and delivered by and with CAMA, but the original plans have been overtaken by the commitment of CAMA members who go beyond the minimum of what is expected of them. CAMA members do not see their roles as Learner Guides or Transition Guides as part of a project in which they merely participate but as a way of delivering the philanthropic model which stands at the heart of CAMA. Initiatives are constantly evolving and developing as they are all manifestations of the values upon which CAMA is founded.

CAMA members are donors in their own right, not connected with or led in any way by more formalised or funded programming. They choose to give back because they have a deep understanding of what it is to be excluded. They have come

“I am so much interested with what has been happening with CAMA. In our district, we have CAMA girls coming together and providing philanthropic assistance. During the selection process for girls to receive CAMFED bursaries, we have instances where CAMA will use their own resources to pay for some of the children. They complement our efforts.”

A CDC member

It is impossible for a CAMA member to hear of a child who is in need and not seek to help them because we all recognise our own story and background in that child.”

Faith Nkala, founding CAMA member and National Director CAMFED Zimbabwe

“The most important thing for me, after I finish school, is just to do something for those who are in need, because I know what they went through. I want to build an orphanage”.

Melody, a CAMA member

“Last year, a CAMA member was looking after 6 girls doing their A levels. None of the girls she was looking after got less than 10 points [in her final exams]”

A Mother Support Group member

from there and know how far a child who is supported can go. Since 1998, CAMA members have supported 784,476 other vulnerable and marginalised children to go to school. The scale of this support is extraordinary. Research conducted in Tanzania in 2016 revealed that on average each Learner Guide supported a total of seven to eight children, including three to four unrelated children, of whom 59% were girls, on average 4 at primary school, 3.5 at secondary school, and 1.5 at tertiary level.³⁷ This gives CAMA members a powerful sense of agency. To date, 14,858 children have been returned to school through Learner Guide activities or initiatives. And each of these CAMA members across the board are supporting another two children from outside their family to go to school.³⁸ Alice Saisha, from Zambia, supports one boy and ten vulnerable orphaned girls to go to school, two of whom she found in an abandoned building and now live with her.

7.2 Scaling up CAMA's philanthropy

The CAMA membership is growing exponentially and, with it, so is CAMA's capacity to support more vulnerable children. CAMA philanthropy lies at the heart of the way in which CAMA members want to give back to their communities and help lift the most marginalised and excluded out of poverty. CAMA is now at a point at which its philanthropy can be scaled up significantly. Over the years, CAMA has sought to coordinate and scale up its philanthropy at local, district and national levels. Now, The Queen's Commonwealth Trust has come in behind CAMA to support and expand enabling scale up of CAMA's philanthropic initiatives.

Essential to the success of this newly enhanced and developed fund (The Queen's CAMA Commonwealth Fund) are CAMA's values and governance model. It puts the most vulnerable children and young people at the centre of the strategic approach, with CAMA members and their initiatives at the forefront, by relying on them as the real experts in where the greatest need lies and how best to achieve real change. Importantly, it capitalises on the infrastructure and systems that CAMFED has developed within communities to identify and support marginalised children in school. This provides the foundation from which CAMA members can step forward with the backing of their communities to ensure children receive vital support, and to link them to the appropriate local authority where needed.

CAMA and CAMFED see this as a ground-breaking new stage of CAMA's development. The creation of this Fund shows how CAMA's philanthropy works in action, how it can be scaled up by basing scale-up on CAMA's leadership and values, and how CAMFED brings its legal and institutional resources behind CAMA so that CAMA itself can decide how best to use a combination of its own fundraising and that of donors.

“We are behind CAMA because its members are the absolute experts in how to transform the lives of the most vulnerable and marginalised children. The Queen's Commonwealth Trust will use its platform to promote their expertise and commitment, to encourage others around the world to get behind CAMA, too. If we all work together, the cycle of poverty will be broken.”

– Nicola Brentnall, Chief Executive of The Queen's Commonwealth Trust.

The Queen's CAMA Commonwealth Fund

In April 2017, The Queen's Commonwealth Trust awarded a grant directly to the CAMA network to pilot a coordinated philanthropy fund, The Queen's CAMA Commonwealth Fund. This Fund is expanding young women's capacity to lead support for children and other young people as well as, crucially, opening up opportunities for others to come behind them in their work. The Fund is a central focus of CAMA leadership discussions across the network as it plays a vital role in CAMA's strategic direction. It has provided an opportunity to systematise and coordinate CAMA philanthropic activity at scale and support thousands more of the most vulnerable children in their communities to attend and stay in school.

The Fund was initially piloted in seven rural districts across Ghana and Tanzania and has since expanded to four additional districts, as well as three districts in Zambia and seven districts in Zimbabwe. It enables CAMA to provide targeted and immediate material support to "invisible" children so that they can access, remain and succeed in school whether providing fees, uniforms, stationery, sanitary wear, transport costs, accommodation or medicines. Through the mechanism of the Fund, CAMA members have so far supported 5,400 children to go to school. This includes at least 700 children reached through more than \$5,000 of CAMA members' own contributions to the Fund. It reflects an exciting level of coordinated philanthropy at scale, recognising the potential of young women to drive change in their communities.

All decisions about the use of the fund are made by CAMA leadership according to the greatest need whilst CAMFED provides the necessary technical and administrative support. The Fund consists of a combination of voluntary donations by CAMA and their communities together with external funding. Exactly the same detailed principles and safeguards are used for both sources of funding.

Great care has gone into the creation of this Fund consistent with CAMA's core values as reflected in the Constitution. Key principles are a collective commitment to respect and transparency, working with the people who best understand the need, placing children's rights at the centre of planning and action, respecting the confidentiality of information on individuals and the need for urgent relevant local action.

- All decisions about how and where funds are to be spent are made by CAMA leaders. To set up the pilot, meetings were held with CAMA leadership at all levels – community, district, national and international – to agree strategy and establish robust and detailed guidelines and policy for implementation of the Fund. All spending plans are approved at CAMA national level with regular reporting and monitoring of impact. Meetings held at the end of the pilot phase, and going forward, allow CAMA to reflect on lessons learned and share best practice across the region.

- As with all CAMA activities, detailed training is carried out at district and community level so that CAMA leaders can cascade knowledge of Fund administration and monitoring. Meetings are held in schools, churches, and market centres with children, parents, head teachers and local government and leaders in order to ensure full transparency so that everyone in the community is aware and involved.

- CAMFED provides the necessary technical and administrative support. All funds are held in CAMFED's national central accounting system on behalf of CAMA. CAMFED is responsible for supporting CAMA with all legal and financial compliance using its tried and tested systems of data collection, internal and external audit and impact assessment. This provides a process which is robust and accountable.

One of the striking outcomes of the pilot has been the way in which others in the community are being encouraged to come forward to help ensure that no child is left behind. For example, by providing somewhere to stay closer to the school so that children do not need to travel so far each day, or someone to take care of them if their guardians are frail or often working away from home. This further promotes the visibility of CAMA at the frontline in their communities which increases their status as role models, leaders and experts in community development.

The focus is on CAMA members growing the Fund with their own resources. The work on the Fund has ignited a wider review of governance within the CAMA network to provide the foundation for future growth of the Fund. This will serve to strengthen the management and sustainability of the CAMA network in maintaining CAMA philanthropy at scale and supporting increasing numbers of vulnerable children and young people. CAMA and CAMFED see enormous potential for growth of the Fund both across other countries, districts and as a sound repository for funding from all sources to support the work of the young women of CAMA who are leading this movement.

7.3 A dynamic outlook for the future

CAMA is an ever-renewing movement, with every year more girls completing school and joining. As such, CAMA benefits from the wealth of experience of those members who have pursued different pathways and careers after school, while continuing to be guided by the perspective of young people confronting challenges in rural communities.

The strength of CAMA's governance principles – reinforced by the renewed CAMA Constitution, and the robustness of its infrastructure – underpinned by CAMFED's systems and partnerships, mean that CAMA is uniquely placed to unleash young women's individual and collective potential towards social and systemic change. As CAMA members reach ever more influential positions nationally and globally, and as technology means that their exponentially growing network can be connected across even the most remote rural areas, it represents a powerful new force for development.

Looking ahead, CAMA and CAMFED are exploring how the Learner Guide and Transition Guide programmes can be further diversified to open up opportunities for young people to grow practical skills, experience and leadership while they bridge gaps in service provision in rural communities. Examples include: Business Guides – mentoring young people in business start-ups and developing value chains; Health Guides – raising community awareness of preventative health measures and available services; and Agriculture Guides – engaging with communities to improve knowledge and practice of sustainable agriculture and increase food production. This latter also forms a central pillar of CAMA's Enterprise Development Plan, recognising that job creation for young people focused on sustainable agriculture represents an important potential growth area in rural areas of sub-Saharan Africa.

CAMA is also exploring ways to further enhance the support of its membership for the education of vulnerable and marginalised children in their communities. In this regard, The Queen's CAMA Commonwealth Fund provides a valuable springboard to explore a whole new realm of possibility in escalating the impact of CAMA's philanthropy and activism.

“Having thousands of girls like the little insecure and unsure girl I was getting the same chance is a wonderful promise. I foresee communities and our country going far. I see destinies changed and futures brightened. The sky is always the limit when you grab the chance with both hands and you have the support of those closest to you.”

CAMA member Talent was an orphan whose mother had to move away to earn money so she lived with her aunt who could not afford for her to go to school. CAMFED supported her. She is now a fully qualified doctor.

Conclusion

The introduction to this report posed some of the most critical strategic questions in international development: How to tackle the issue of those who are left behind, the most marginalised and excluded? How to achieve lasting and effective change in impoverished communities? How can the sector truly serve those it exists to serve, its clients? How to encourage and release the latent talent of the millions of young people who otherwise remain invisible and their voices unheard?

This report set out to look at how CAMFED and CAMA are addressing these issues as a combined force for change. They believe that these global challenges are best tackled by giving those who are left behind and excluded the means to come forward and change the lives of their communities. CAMFED set out twenty-five years ago to render itself accountable to those young women who were the most excluded and vulnerable (its clients) and to release their talent for the benefit of future generations by giving them the chance of education and a safe adulthood. CAMA members are the product of that approach and they know, from experience, that it works. This is the CAMA movement.

What are the keys drivers of success underlying the CAMA movement?

- The central concept is that if the most vulnerable child is supported through education and into a safe and secure livelihood in a system that would otherwise fail them, then everyone will benefit from the changes which have transformed their outcomes. It means giving the most marginalised the means of becoming leaders of the change their societies need.
- It is not surprising that CAMA members draw joy and strength from what they are achieving. Their lives and chances once looked so bleak but now they are educated, strong, independent young women who can fulfil their dreams. They are role models and leaders locally, nationally and internationally. Each new CAMA member who joins the network has the chance to go on to do the same. And the more who succeed and inspire others, the more will join and the more the potential for change grows.
- It involves a multiple and holistic approach to providing those excluded children with both access to and retention in school, improving their learning outcomes, providing them with psycho-social support, and improving pathways for transition for school leavers so that they can achieve financial independence.
- Young women who truly understand what it is to be left behind are at the centre and forefront of every initiative. They can reach and understand the children who are otherwise invisible to the authorities and to donors. No one could better understand or care more about changing the lives of the next generation. This harnesses their expertise, agency and leadership.
- The model provides long-term and sustainable change; not a short-term project driven approach. Every time a new CAMA member joins the network, she commits for life to supporting others through and beyond school. These young women re-invest their own education and skills to support others so this becomes a self-perpetuating and growing model of philanthropy from within. This creates the option for both scale up and sustainability.
- It provides a holistic model of development whereby each step assists young women to develop yet further leadership and business skills, whilst at the same time helping others. This is the multiplier effect.
- Absolutely critical to this success is that CAMA members can draw on and leverage resources from across the spectrum. No young girl can or should be expected to overcome the obstacles or poverty and exclusion alone, let alone those who are most vulnerable. Yes, she needs education and a safe means of financial independence but she also needs access to, and support from, those with greater resources. CAMFED stands behind these young women with all the support which a legal entity with international resources can provide (legal, financial, IT, regulatory, training, and access to both national and international networks). This is a unique relationship which is mutually reinforcing and enhancing.
- The model is designed to work within and build on existing systems by seeking ways of enhancing and improving those systems rather than creating a parallel and unconnected universe. It is embedded in and scaled up through both the existing government school system and local and regional structures. CAMA leaders have full voting membership in local and regional government structures which provides young women with a real and effective voice within the system where their very involvement brings about change. This results in the issues of the most unheard and invisible being addressed, not just within a programme or project but across the entire system, by changing the way in which regional and national policy is both set and implemented.
- It is a mutually reinforcing model as it also benefits the existing government systems it works within. For instance, it provides a cost-effective method of helping schools improve their learning outcomes and reach to the most marginalised. In turn, it provides more teachers for the system where there is a crying need, particularly in rural areas. And it provides the police and other public services with a more effective means of tackling gender-based violence. This is systemic change in action.
- This way, the whole community and government public service providers become galvanised to achieve more and to put the concerns of the most marginalised to the fore. They realise that if the system can protect the most marginalised, then it will best serve everyone.
- All of this is rooted and anchored in a detailed and strong model of good governance which is reflected in CAMA's

new Constitution. This model places accountability to those who are most vulnerable at the heart of all systems and processes. It provides for a democratic structure of leadership by those young women who best understand the huge challenges and obstacles of poverty and exclusion, but who are now educated, skilled and plugged into local and regional government structures.

- CAMFED has always held itself to be truly accountable to its clients. But now those very clients who were once amongst the most marginalised and excluded are leading the strategy and bringing their conviction and vitality to the leadership of CAMFED. It is this deep expertise in what being “left behind” really means and how best to overcome it which makes the strategic development of the NGO wholly client oriented. This is how CAMA and CAMFED believe an NGO truly serves those it exists to serve, by transcending the traditional power dynamic.

Together, CAMFED and CAMA have created and evolved a virtuous cycle of development which turns the traditional model on its head, and stands as a reference point for the international development sector. CAMA members are no longer among the invisible and unheard millions, the “left behind” who the sector and society find so hard to reach. They are at the forefront of real, sustained change. These young women are determined to transform the fabric of society by ending the vicious cycle of poverty. They know that no one can do this alone but they know that it can be done as a movement across society. They have unleashed their vision: **a world in which every child is educated, protected, respected and valued, and grows up to turn the tide of poverty.**

“CAMA is bringing the CAMFED/CAMA shared vision to life by putting the young person at the centre, never as a passive recipient. Every CAMA member is living proof of what that vision really means and that is why this movement cannot be stopped. Once we were excluded, now we are setting the agenda.”

- Angeline Murimirwa, who was supported through school by CAMFED and is now its Executive Director – Africa.

Endnotes

- ¹ UNESCO Institute for Statistics. (2018). Fact Sheet No. 48, One in Five Children, Adolescents and Youth is Out of School.
- ² CAMFED. (2017). Key performance indicator data for the end of 2017.
- ³ OECD. (2018). Youth Well-being Policy Review of Malawi.
- ⁴ United Nations Department of Economic and Social Affairs. (2017). World Population Prospects.
- ⁵ Youth Division of the African Union Commission website. (2018). <https://www.africa-youth.org/>
- ⁶ United Nations Department of Economic and Social Affairs. (2015). Population 2030: Demographic Challenges and Opportunities for Sustainable Development Planning.
- ⁷ USA Central Intelligence Agency World Factbook. (2017).
- ⁸ United Nations Economic and Social Council (2017). Progress towards the Sustainable Development Goals: Report of the Secretary General.
- ⁹ United Nations. (2018). Sustainable Development Goals website, Goal 5. <https://www.un.org/sustainabledevelopment/gender-equality/>
- ¹⁰ OECD. (2018). Youth Well-being Policy Review of Malawi.
- ¹¹ OECD. (2018). Youth Well-being Policy Review of Malawi.
- ¹² UNESCO Institute for Statistics. (2017). Fact Sheet No. 46, More than One-Half of Children and Adolescents Are Not Learning Worldwide.
- ¹³ UNESCO Institute for Statistics. (2016). The World Needs Almost 69 Million New Teachers to Reach The 2030 Education Goals.
- ¹⁴ International Commission on Financing Global Education Opportunity. (2016). The Learning Generation.
- ¹⁵ UNESCO. (2017). Global Education Monitoring Report. Policy Paper 31: Aid to education is stagnating and not going to countries most in need.
- ¹⁶ UNESCO. (2017). Global Education Monitoring Report.
- ¹⁷ Devex. (2017). Sophie Edwards, Inside the Battle for replenishment at the Global Partnership for Education.
- ¹⁸ ONE. (2017). The Toughest Places for a Girl to Get an Education.
- ¹⁹ UNICEF. (2015). Global Initiative on Out-of-School Children, ESAR Regional Report; Global Partnership for Education. (2017). Fund Education – Shape the Future.
- ²⁰ UNESCO. (2013). Education Transforms Lives, Education for All Global Monitoring Report.
- ²¹ International Commission on Financing Global Education Opportunity. (2016). The Learning Generation.
- ²² Elena Pradhan. (2015). Female Education and Childbearing: A Closer Look at the Data; UNESCO. (2013). 2014/ED/ EFA/MRT/PI/05; UNESCO. (2016). 2nd edition Global Education Monitoring Report.; World Bank Group. (2018). World Development Report: Learning to Realize Education’s Promise.
- ²³ Global Partnership for Education. (2017). Fund Education – Shape the Future; World Bank Group. (2018). World Development Report: Learning to Realize Education’s Promise.
- ²⁴ UNESCO. (2016), 2nd edition. Global Education Monitoring Report.
- ²⁵ SQW. (2017). A New Equilibrium for Girls: Camfed International 5101. Endline Report.
- ²⁶ SQW. (2017). A New Equilibrium for Girls: Camfed International 5101. Endline Report.
- ²⁷ SQW. (2017). A New Equilibrium for Girls: Camfed International 5101. Endline Report.
- ²⁸ SQW. (2017). A New Equilibrium for Girls: Camfed International 5101. Endline Report.
- ²⁹ SQW. (2017). A New Equilibrium for Girls: Camfed International 5101. Endline Report.
- ³⁰ SQW. (2017). A New Equilibrium for Girls: Camfed International 5101. Endline Report.
- ³¹ CAMFED. (2017). Outcomes and Learning from Camfed’s Shaping My Future Programme in Zambia 2013–17.
- ³² SQW. (2017). A New Equilibrium for Girls: Camfed International 5101. Endline Report.
- ³³ Linklaters. (2010). Accounting to the Girl: Working Towards a Standard for Governance in the International Development Sector. Available at: <https://CAMFEDorg2015.s3.amazonaws.com/uploads/files/CAMFED_Linklaters_Accounting_to_the_Girl.pdf>
- ³⁴ CAMFED. (2018) Cross-Country CAMA Survey (2016–17) – Ghana, Zimbabwe, Malawi and Tanzania.
- ³⁵ CAMFED. (2017). Zambia Business Tracking Survey.
- ³⁶ CAMFED. (2016). Malawi Business Tracking Survey: Results and Analysis.
- ³⁷ CAMFED. (2016). Learner Guide Outcomes Survey – Tanzania.
- ³⁸ This is the average across the membership, the majority of whom are within the first few years of leaving school, and based on evidence to date, this average will rise as they get older and their earning power grows.

Linklaters

